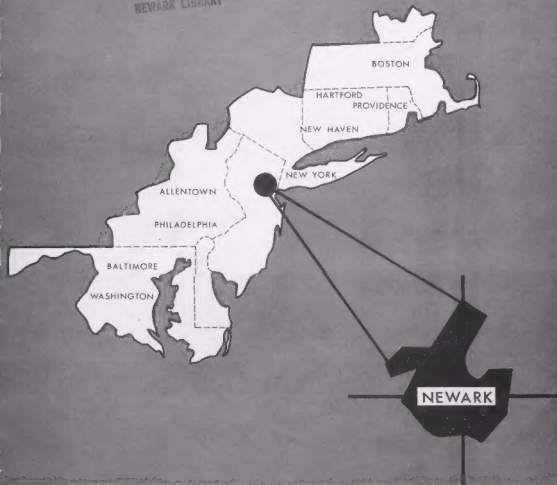


NWK.  
CITY PLANNING DIV  
MISC.

# OVERALL ECONOMIC DEVELOPMENT PLAN

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1964

NEWARK, N. J.

CITY of NEWARK.



NEW JERSEY

HUGH J. ADDONIZIO, Mayor

## MUNICIPAL COUNCIL

HON. RALPH A. VILLANI, President

HON. FRANK ADDONIZIO

HON. LEE BERNSTEIN

HON. MICHAEL A. BONTEMPO

HON. JOHN A. BRADY

HON. ANTHONY GIULIANO

HON. PHILIP E. GORDON

HON. JOSEPH V. MELILLO

HON. IRVINE I. TURNER

HARRY S. REICHENSTEIN, City Clerk

This report was prepared by the Department of Administration, Division of City Planning,  
in cooperation with the Newark Area Redevelopment Corporation.

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### NEWARK AREA REDEVELOPMENT CORPORATION

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Newark Area Redevelopment Corporation  
contact room 211, City Hall, Newark, N.J.

1964  
OVERALL ECONOMIC DEVELOPMENT PLAN

CITY OF NEWARK, NEW JERSEY

DIVISION OF CITY PLANNING  
NEWARK AREA REDEVELOPMENT CORPORATION

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JUNE, 1964

MR. WILLIAM L. BATT  
ADMINISTRATOR  
AREA REDEVELOPMENT ADMINISTRATION  
WASHINGTON 25, D.C.

DEAR MR. BATT:

WITH THE SUBMISSION OF THIS ECONOMIC DEVELOPMENT PROGRAM, THE NEWARK AREA REDEVELOPMENT CORPORATION IS COMPLETING THE FIRST PHASE OF A COMPREHENSIVE ANALYSIS OF ALL DEVELOPMENT PROGRAMS BEING CARRIED ON BY MANY DIFFERENT ENTITIES IN THE CITY OF NEWARK. WE PLAN TO MAKE CONTINUAL REVISIONS OF THE OEDP AS MORE INFORMATION IS GATHERED.

THE ECONOMIC PROBLEMS OF NEWARK ARE LONG-STANDING AND COMPLEX. THEY HAVE BEEN AND ARE BEING, APPROACHED BY VARIOUS PUBLIC AND PRIVATE AGENCIES IN DIFFERENT WAYS. IN ESTABLISHING OUR OWN APPROPRIATE ROLE WITHIN THE EXISTING PATTERN OF DEVELOPMENT ACTIVITIES, WE PLAN TO PLACE PARTICULAR EMPHASIS ON REVITALIZING SMALL AND MEDIUM SIZE BUSINESS FIRMS ALREADY DOING BUSINESS IN NEWARK.

SPECIFICALLY, THE NARC WILL:

- A. SEEK TO HELP SMALL BUSINESSMEN THROUGH PROVIDING THEM WITH NEEDED MANAGEMENT SERVICES;
- B. SERVE AS A CENTER TO WHICH SMALL BUSINESSMEN CAN COME TO DISCUSS THEIR PROBLEMS AND NEEDS, WHATEVER THEIR NATURE, AS WELL AS A CLEARING HOUSE AND A REFERRAL AGENCY FOR SMALL BUSINESSMEN WITH SUCH NEEDS AND PROBLEMS;
- C. GERMINATE AND RESEARCH IDEAS WITH BROAD ECONOMIC AND SOCIAL IMPLICATIONS FOR NEWARK AND ENCOURAGE AS WELL AS WORK TOWARDS THE IMPLEMENTATION OF SUCH IDEAS THROUGH THE CITY'S EXISTING AGENCIES AND ORGANIZATIONS AND THROUGH THE NARC ITSELF.
- D. TO DEVELOP MEANINGFUL AS WELL AS PRACTICAL AND USABLE INFORMATION WITH RESPECT TO THE EDUCA-

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- D. TO DEVELOP MEANINGFUL AS WELL AS PRACTICAL AND USABLE INFORMATION WITH RESPECT TO THE EDUCA-

JUNE, 1964

TIONAL, PHYSICAL AND SOCIAL LIMITATIONS WHICH STAND IN THE WAY OF EMPLOYMENT FOR THE CITY'S UNEMPLOYED--AN EMPLOYABILITY OR UNEMPLOYABILITY PROFILE. (THERE IS LITTLE SPECIFIC, USEFUL, RECORDED DATA ABOUT THE UNEMPLOYED OF ANY IMMEDIATE VALUE IN PROVIDING SUBSTANTIAL, LONG TERM SOLUTIONS TO THIS ASPECT OF NEWARK'S UNEMPLOYMENT PROBLEM.)

OUR EXPERIENCE INDICATES THAT A TRULY EFFECTIVE PROGRAM FOR TOTAL ECONOMIC DEVELOPMENT IN THIS LARGE METROPOLITAN CITY CAN BEST BE REALIZED THROUGH COOPERATIVE AND CONCERTED ACTION OF ALL AGENCIES AND GROUPS IN NEWARK. WE ARE CONFIDENT THAT OUR PROGRAM COMBINED WITH OTHER PROGRAMS CAN, WHEN FULLY DEVELOPED, RESULT IN SUBSTANTIAL ALLEVIATION OF UNEMPLOYMENT AND UNDEREMPLOYMENT. WE BELIEVE MORE JOBS CAN BE CREATED.

ON BEHALF OF THE HONORABLE HUGH J. ADDONIZIO, MAYOR OF THE CITY OF NEWARK, AND THE MEMBERS OF THE NEWARK AREA REDEVELOPMENT CORPORATION, I RESPECTFULLY SUBMIT FOR YOUR CONSIDERATION AND APPROVAL THIS OVERALL ECONOMIC DEVELOPMENT PROGRAM FOR THE CITY OF NEWARK, NEW JERSEY.

VERY TRULY YOURS,

THOMAS J. REYNOLDS  
CHAIRMAN, NARC

TJR;JLO

ENCLOSURE

ATTESTED THIS \_\_\_\_ DAY OF  
\_\_\_\_\_, 1964

\_\_\_\_\_  
(SIGNATURE OF ATTESTING OFFICIAL)

\_\_\_\_\_  
(TITLE)



CERTIFICATION OF APPROVAL OF  
OVERALL ECONOMIC DEVELOPMENT PROGRAM (OEDP)

THE DEPARTMENT OF CONSERVATION AND ECONOMIC DEVELOPMENT, BEING THE STATE AGENCY OFFICIALLY IDENTIFIED BY THE GOVERNOR OF THE STATE OF NEW JERSEY TO EXERCISE RESPONSIBILITIES UNDER THE AREA REDEVELOPMENT ACT (PUBLIC LAW 87-27), HAS REVIEWED THE OVERALL ECONOMIC DEVELOPMENT PROGRAM FOR THE NEWARK REDEVELOPMENT AREA, AND CERTIFIES THAT:

- (A) THE REDEVELOPMENT AREA ORGANIZATION SUBMITTING THE OEDP APPEARS TO BE REPRESENTATIVE OF THE REDEVELOPMENT AREA AND QUALIFIED TO IMPLEMENT AND/OR COORDINATE THE PROGRAM.
- (B) THE FACTUAL DATA INCLUDED IN THE OEDP APPEAR TO BE RELIABLE AND REASONABLY INTERPRETED.
- (C) THE MAJOR ELEMENTS OF THE OEDP APPEAR TO BE REALISTIC CONSIDERING THE AREA'S RESOURCES AND POTENTIALS.

ATTESTED THIS . . . . DAY OF  
. . . . ., 196. .

BY. . . . .  
(SIGNATURE OF OFFICIAL  
AUTHORIZED TO REPRESENT  
AGENCY)

. . . . .  
(SIGNATURE OF ATTESTING OFFICIAL)

. . . . .  
(TITLE)

. . . . .  
(TITLE)

## PROGRAM PROFILE

### CREATION

THE NEWARK AREA REDEVELOPMENT CORPORATION IS A BROAD-BASED COMMUNITY ORGANIZATION WHICH EVOLVED FROM A COMMITTEE CREATED IN AUGUST OF 1963 BY THE HONORABLE HUGH J. ADDONIZIO, MAYOR OF THE CITY OF NEWARK, NEW JERSEY, TO HELP PROVIDE JOBS FOR THE LARGE NUMBER OF UNEMPLOYED PEOPLE IN THE CITY OF NEWARK.

### MEMBERSHIP

MEMBERS OF THE NEWARK AREA REDEVELOPMENT CORPORATION TOTALING THIRTY-ONE (31) PERSONS ARE REPRESENTATIVE OF A CROSS SECTION OF THE MANY DIFFERENT ORGANIZATIONS AND GROUPS WHICH TYPICALLY EXIST IN LARGE METROPOLITAN AREAS. MEMBERSHIP INCLUDES REPRESENTATIVES OF EDUCATIONAL INSTITUTIONS, COMMUNITY ORGANIZATIONS, GOVERNMENT AGENCIES, CIVIL RIGHTS GROUPS, FINANCIAL INSTITUTIONS, BUSINESS ORGANIZATIONS AND LABOR ORGANIZATIONS. THREE PERSONS CONSTITUTE THE TECHNICAL OR ADMINISTRATIVE STAFF OF THE NEWARK AREA REDEVELOPMENT CORPORATION IN THE PERSONS OF THE PROGRAM DIRECTOR, EXECUTIVE SECRETARY AND THE CLERK-STENOGRAPHER.

### LEGAL AUTHORITY

LEGALLY THE NEWARK AREA REDEVELOPMENT CORPORATION WAS ORGANIZED IN APRIL, 1964 UNDER THE LAWS OF THE STATE OF NEW JERSEY FOR NON-PROFIT CORPORATIONS,

THE CORPORATION IS LEGALLY AUTHORIZED TO CREATE NEW EMPLOYMENT OPPORTUNITIES BY CREATING AND EXPANDING NEW AND EXISTING FACILITIES AND RESOURCES. THE CORPORATION IS ALSO LEGALLY ABLE TO SOLICIT, HOLD AND RECEIVE MONEY AND REAL AND PERSONAL PROPERTY AND TO MAKE SUCH DISBURSEMENT AND DISTRIBUTION THEREFROM AS MAY BE DETERMINED IN THE BEST INTEREST FOR ECONOMIC DEVELOPMENT IN THE CITY OF NEWARK, NEW JERSEY.

ACCOM-  
PLISHMENTS

IN THE TEN MONTHS SINCE AUGUST, 1963, THE PREDECESSOR COMMITTEE HAS SECURED APPROVAL FROM THE AREA REDEVELOPMENT ADMINISTRATION OF A TECHNICAL ASSISTANCE PROJECT TITLED: "AN ATTACK UPON HARD CORE UNEMPLOYMENT IN THE CITY OF NEWARK, NEW JERSEY." FOR PURPOSES OF CARRYING OUT THIS PROJECT AND OTHER CONTINUING ACTIVITIES, THE COMMITTEE CONVERTED ITSELF INTO A NON-PROFIT CORPORATION.

THE PREDECESSOR COMMITTEE AND THE NEWARK AREA AREA REDEVELOPMENT CORPORATION HAVE SPONSORED MEETINGS AMONG MANY DIFFERENT GROUPS AND ORGANIZATIONS TO EXPLAIN THE AREA REDEVELOPMENT ADMINISTRATION PROGRAM AND TO DISCUSS THE SPECIFIC PROGRAM OF THE NARC.

FINANCIAL  
CAPABILITIES

AT THE PRESENT MOMENT, JUNE, 1964, THE CORPORATE FINANCIAL CAPABILITIES ARE LIMITED TO THE FUNDS PRO-

VIDED THROUGH THE TECHNICAL ASSISTANCE GRANT. OTHER CORPORATE ASSETS ARE LIMITED TO THE EQUIPMENT AND SERVICES PROVIDED FREE OF COST BY NATIONAL NEWARK & ESSEX BANK, COMMERCE & INDUSTRY ASSOCIATION OF NEWARK, BOARD OF EDUCATION, NUTLEY, NEW JERSEY, PRUDENTIAL INSURANCE COMPANY AND THE CITY OF NEWARK, NEW JERSEY. EFFORTS ARE PRESENTLY BEING MADE TO SECURE SUCH FINANCIAL ASSISTANCE AS IS NECESSARY TO ASSIST IN THE ECONOMIC DEVELOPMENT OF THE CITY OF NEWARK, NEW JERSEY. WITHIN SEVERAL MONTHS, THE CORPORATION SHOULD BE ABLE TO REPORT ON THE SUCCESS OF PRESENT ATTEMPTS.

SECTION (6)  
ARA LOANS

THE NEWARK AREA REDEVELOPMENT CORPORATION HAS BEEN DESIGNATED BY THE MAYOR OF THE CITY OF NEWARK TO SERVE AS THE LOCAL DEVELOPMENT CORPORATION WHICH HAS AUTHORITY TO DEVELOP THE OVERALL ECONOMIC DEVELOPMENT PROGRAM, APPROVE APPLICATIONS FOR SECTION (6) ARA LOANS AND TO SOLICIT AND PROVIDE THE LOCAL COMMUNITY FUNDS REQUIRED FOR PARTICIPATION IN THIS LENDING PROGRAM.†

SCOPE OF  
NARC AC-  
TIVITIES

THE PRIMARY FUNCTION OF THE NEWARK AREA REDEVELOPMENT CORPORATION WILL BE TO SEEK TO RE-VITALIZE THE BASE OF THE EXISTING ECONOMY BY IDENTIFYING "GROWTH" ELEMENTS AMONG THE CITY'S SMALL AND MEDIUM-SIZED BUSINESS

FIRMS AND BY ENCOURAGING AND ASSISTING SUCH FIRMS  
TO ADOPT DYNAMIC EXPANSIVE PROGRAMS.

SMALL  
BUSINESS  
ASSISTANCE

THE NEWARK AREA REDEVELOPMENT CORPORATION WILL  
SEEK TO HELP SMALL BUSINESSMEN THROUGH PROVIDING  
SELECTIVE MANAGEMENT SERVICES, AND IT WILL BE A  
CENTER WHERE SMALL BUSINESSMEN CAN COME TO DIS-  
CUSS BUSINESS PROBLEMS AND NEEDS, WHATEVER THEIR  
NATURE. OUR CORPORATION WILL SERVE AS A CLEARING  
HOUSE AND REFERRAL AGENCY FOR PROBLEMS OF SMALL  
BUSINESSES.

IN ADDITION, OUR CORPORATION WILL ATTEMPT TO  
GERMINATE NEW IDEAS AND TO EXPLORE THE FEASIBILITY  
OF VARIOUS IDEAS AND PROPOSALS HAVING BROAD ECONOMIC  
AND SOCIAL IMPLICATIONS FOR THE CITY OF NEWARK AND  
TO ENCOURAGE THE IMPLEMENTATION OF THESE IDEAS  
THROUGH EXISTING AGENCIES OR THROUGH THE CORPORA-  
TION ITSELF.

DEVELOP  
USEFUL  
INFORMA-  
TION ON  
HARD CORE

ANOTHER MAJOR FUNCTION OF THE CORPORATION IS  
TO DEVELOP USEFUL INFORMATION ABOUT SPECIFIC EDUCA-  
TIONAL, PHYSICAL AND SOCIAL LIMITATIONS THAT PREVENT  
THE UNEMPLOYED FROM BECOMING EMPLOYED. WE HAVE FOUND  
LITTLE SPECIFIC, USEFUL, RECORDED DATA ABOUT THE  
UNEMPLOYED THAT ARE PREPARED IN SUCH A WAY THAT  
THEY ARE OF IMMEDIATE VALUE IN SEEKING SOLUTIONS TO THIS  
VITAL ASPECT OF THE UNEMPLOYMENT PROBLEM.

COOPERATION WITH  
EXISTING  
AGENCIES

IN THE DEVELOPMENT OF ITS PROGRAMS, THE NEWARK AREA REDEVELOPMENT CORPORATION WILL COOPERATE EXTENSIVELY WITH EXISTING AGENCIES WHICH HAVE PRIMARY RESPONSIBILITY IN GIVEN AREAS OF WORK. FOR EXAMPLE, IN ITS ECONOMIC DEVELOPMENT PROGRAM, THE NEWARK AREA REDEVELOPMENT CORPORATION WILL WORK CLOSELY WITH THE INDUSTRIAL DEVELOPMENT COMMISSION, NEWARK ASSOCIATION OF COMMERCE & INDUSTRY, LOCAL FINANCIAL INSTITUTIONS, SMALL BUSINESS ADMINISTRATION, AREA REDEVELOPMENT ADMINISTRATION AND BUSINESS FIRMS THEMSELVES.

IN DEALING WITH THE UNEMPLOYED, THE CORPORATION WILL WORK CLOSELY WITH THE CITY OF NEWARK DIVISION OF WELFARE, THE DIVISION OF EMPLOYMENT SECURITY, THE ESSEX COUNTY VOCATIONAL SCHOOLS, THE BOARD OF EDUCATION OF THE CITY OF NEWARK, THE COUNCIL OF SOCIAL AGENCIES AND OTHER RELATED GROUPS. THESE EXAMPLES ARE MENTIONED MERELY TO INDICATE THE COOPERATIVE PATTERN WHICH OUR ACTIVITIES WILL FOLLOW IN SEEKING SOLUTIONS TO THE PROBLEMS FACING THE CITY OF NEWARK.

I. SUMMARY OF PROBLEMS AS DEFINED BY THE OEDP

1. WITHIN THE SECOND HALF OF THIS DECADE, A SUBSTANTIAL NUMBER OF YOUNG PEOPLE WILL ENTER THE LABOR MARKET. JOBS MUST BE AVAILABLE FOR THEM. EDUCATION, THE LACK OF AN ADEQUATE EDUCATION AND THE QUESTION OF AVAILABILITY OF JOBS FOR HIGH SCHOOL GRADUATES LOOM AS SIGNIF-

ICANT PROBLEMS IN THE CITY OF NEWARK WITHIN  
THE SECOND HALF OF THIS DECADE. (PP. 8-11)

- 2 THERE IS A NEED TO DEVELOP SPECIFIC USEFUL  
INFORMATION ABOUT THE UNEMPLOYED. (PP. 13-14)
3. THERE IS A NEED TO INCREASE THE INCOME OF A  
SUBSTANTIAL NUMBER OF NEWARK RESIDENTS. (P. 11)
4. THERE IS A NEED TO REDUCE UNEMPLOYMENT (P. 13)
5. THERE IS A NEED TO DEVELOP JOBS FOR UNSKILLED  
WORKERS (P. 14)
- 6 THERE IS A NEED TO RELATE UNEMPLOYED PERSONS  
TO AVAILABLE JOB OPENINGS THROUGH TRAINING  
OR OTHER METHODS (P. 17)
- 7 THERE IS A NEED TO INCREASE THE ACTIVE LABOR  
FORCE IN NEWARK (P. 18)
- 8 THERE IS A NEED TO FIND JOBS TO OVERCOME THE  
ANTICIPATED 10% DECLINE IN THE NUMBER OF  
POSITIONS REQUIRING MANUAL WORKERS. (P. 19)
9. THERE IS A NEED TO INCREASE EMPLOYMENT IN  
EXISTING BUSINESS FIRMS (PP. 19-20)
- 10 THERE IS A NEED TO IDENTIFY MORE SPECIFICALLY  
THOSE GROWTH OCCUPATIONS IN THE BUSINESS  
AND PROFESSIONAL SERVICES (P. 21)
- 11 THERE IS A NEED TO STRENGTHEN AND EXPAND  
EMPLOYMENT IN MANUFACTURING CONCERNS (P. 21)
12. THERE IS A NEED TO GATHER MORE DATA ABOUT THE  
GROWTH AND DECLINE OF EMPLOYMENT IN ALL KINDS  
OF FIRMS IN NEWARK (P. 21)

#### 11. RECOMMENDED LOCAL ACTIONS

1. ESTABLISH A SYSTEMATIC AND COMPREHENSIVE  
STUDY RESULTING IN A COMPLETE INVENTORY OF  
ALL AVAILABLE VACANT LAND FOR POSSIBLE  
INDUSTRIAL AND COMMERCIAL USE.
2. CONDUCT A COMPLETE INVENTORY OF THE KIND,  
NUMBER AND CONDITION OF EXISTING VACANT  
COMMERCIAL AND INDUSTRIAL BUILDINGS TO

CONSIDER POSSIBLE USE IN PRESENT CONDITION OR POSSIBLE REHABILITATION OF THESE FACILITIES. FIND OUT WHAT THE CURRENT VACANCY RATE IS IN TOTAL INDUSTRIAL AND COMMERCIAL SPACE

3. STUDY THE IMPACT OF THE IMPENDING EXTENSIVE HIGHWAY DEVELOPMENT PROGRAMS (P. 28) ON NEWARK'S FUTURE PERMANENT EMPLOYMENT AND INDUSTRIAL AND COMMERCIAL BASE.
4. SEEK THE DIRECT ASSISTANCE OF BUSINESSMEN IN ANALYZING THE EMPLOYMENT TRENDS BY SPECIFIC OCCUPATION. TRY TO IDENTIFY THOSE SPECIFIC JOBS BY KIND AND NUMBER THAT ARE OR SOON WILL BE OBSOLETE, AND TRY TO IDENTIFY THOSE SPECIFIC OCCUPATIONS THAT ARE LIKELY TO PROVIDE LONG-TERM EMPLOYMENT.

### III. GOALS

1. TO ELIMINATE UNEMPLOYMENT BY PROVIDING NEW JOBS IN THE CITY OF NEWARK, NEW JERSEY, PRIMARILY THROUGH STIMULATION AND EXPANSION OF INDUSTRIAL AND COMMERCIAL ENTERPRISES ALREADY LOCATED IN THE CITY OF NEWARK.
2. TO ENCOURAGE THE EDUCATIONAL TRAINING OF FUTURE RESIDENTS WHO WILL ENTER THE LABOR MARKET
3. TO ASSIST IN THE DEVELOPMENT OF ADEQUATE TRAINING PROGRAMS FOR THE CITY'S UNEMPLOYED WHO ARE BEYOND THE SECONDARY SCHOOL AGE LEVEL.
4. TO IDENTIFY GROWTH OCCUPATIONS, TO ASSIST IN PROVIDING JOBS FOR THE PRESENT UNEMPLOYED AND IN PREVENTING UNEMPLOYMENT AS MUCH AS POSSIBLE IN THE FUTURE.
5. TO FIND OUT WHAT IS PREVENTING PEOPLE FROM BEING EMPLOYED, AND TO PROVIDE DIRECT ASSISTANCE TO HELP THEM SECURE PERMANENT JOBS.



## INTRODUCTION

PURSUANT TO REGULATIONS AND CRITERIA SET FORTH BY THE AREA REDEVELOPMENT ADMINISTRATION, THE CITY OF NEWARK HEREBY SUBMITS ITS OVERALL ECONOMIC DEVELOPMENT PROGRAM. NEWARK HAS ALREADY INFORMED THE AREA REDEVELOPMENT ADMINISTRATION OF ITS DESIRE TO PARTICIPATE IN THE AREA REDEVELOPMENT PROGRAM.

ON DECEMBER 26, 1963, NEWARK WAS DETERMINED ELIGIBLE FOR DESIGNATION AS A REDEVELOPMENT AREA UNDER SECTION 5 (A), OF THE AREA REDEVELOPMENT ACT. THIS ELIGIBILITY IS BASED ON PROCEDURES DEVELOPED BY THE UNITED STATES DEPARTMENT OF LABOR FOR DETERMINING THE UNEMPLOYMENT RATE FOR LARGE CITIES AS DISTINGUISHED FROM STANDARD LABOR MARKET AREAS.

ON AUGUST 2, 1963, MAYOR ADDONIZIO ESTABLISHED THE NEWARK AREA REDEVELOPMENT CORPORATION AS A BROADLY BASED COMMUNITY ORGANIZATION TO SPONSOR NEWARK'S AREA REDEVELOPMENT PROGRAM. A MORE DETAILED REFERENCE IS MADE TO THE LOCAL COMMUNITY ORGANIZATION IN THE SECTION ON THE TRING PROFILE -- PAGES I-VII.

THIS REPORT, AS THE INITIAL OVERALL ECONOMIC DEVELOPMENT PROGRAM, SUMMARIZES ECONOMIC AND SOCIAL CHARACTERISTICS OF THE CITY AND EXPLAINS MAJOR PUBLIC AND PRIVATE ACTION PROGRAMS THAT ARE BEING PLANNED OR CARRIED OUT TO MEET THE CHALLENGE OF PROVIDING JOBS THROUGH LOCAL ECONOMIC GROWTH AND DEVELOPMENT.

THIS ANALYSIS IS A PREREQUISITE TO PROJECTING FUTURE REQUIREMENTS FOR THE CITY'S SOLUTION TO UNEMPLOYMENT. ANALYSIS IS NOT IN ALL CASES LIMITED TO THE GEOGRAPHICAL BOUNDARIES OF THE CITY BECAUSE OF THE HIGH INTERDEPENDENCE IN MANY ECONOMIC AND SOCIAL AREAS WITH OTHER GEOGRAPHICAL AND POLITICAL ENTITIES.

## ECONOMIC AND SOCIAL CHARACTERISTICS

### LOCATION

THE CITY OF NEWARK EXTENDS SIX MILES NORTH AND SOUTH ALONG A HIGH HILL WHICH BEGINS ITS RISE A LITTLE WEST OF THE PASSAIC RIVER AND NEWARK BAY. THE CITY RISES TO A PLATEAU AND FLOWS DOWN INTO A LOWER PLATEAU ON THE WEST AND ON TO THE WADING PLAIN TO THE BAY AND THE RIVER ON THE EAST. THE SUMMIT OF THE HILL LOOKS EASTWARD ACROSS THE HUDSON RIVER TO MANHATTAN, FIVE MILES AWAY, AND WESTWARD FOUR MILES TO THE ORANGE MOUNTAINS.

### NEW YORK METROPOLITAN REGION

ON A REGIONAL BASIS THE CITY OF NEWARK IS PART OF THE NEW YORK METROPOLITAN REGION. THE NEW YORK METROPOLITAN REGION COVERS AN AREA WITHIN APPROXIMATELY A 75 MILE RADIUS OF TIMES SQUARE. THE REGION'S LAND AREA TOTALS ABOUT 7,300 SQUARE MILES. WITHIN THE REGION ARE 551 MUNICIPALITIES IN 22 COUNTIES. THE REGION HAS A POPULATION IN EXCESS OF 16 MILLION PEOPLE. THE CORE OF THE NEW YORK METROPOLITAN REGION CONSISTS OF A CIRCULAR 15 MILE RADIUS WHICH INCLUDES BRONX, BROOKLYN, MANHATTAN, QUEENS AND THE CITY OF NEW YORK. IN THE PAST, DEVELOPMENT OF THE NEW YORK REGION HAS BEEN ORIENTED TOWARD THE BUREAU OF MANHATTAN IN NEW YORK CITY. IT IS EXPECTED THAT IN THE FUTURE BUSINESSES WILL CONTINUE TO SEEK NEW SITES AS CLOSE TO MANHATTAN AS POSSIBLE. IN THE FUTURE, THE NEW YORK REGION'S MIXTURE OF NATIONAL-MARKET ORIENTED ACTIVITIES WILL CONTINUE TO CONSTITUTE A SOURCE OF ECONOMIC STRENGTH. THE GROWTH RATE OF THESE ACTIVITIES IS EXPECTED TO EXCEED THAT OF THE UNITED STATES.

### NEWARK STANDARD METROPOLITAN STATISTICAL AREA

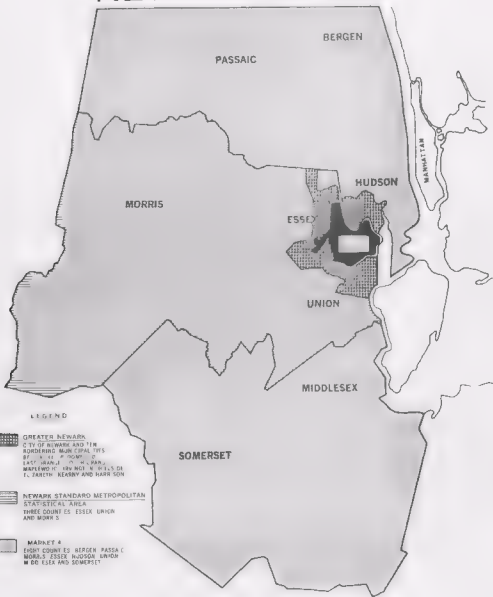
WHILE THE CITY OF NEWARK LIES WITHIN THE CORE OF THE NEW YORK METROPOLITAN REGION, IT HAS LONG BEEN THE CENTER OF ITS OWN METROPOLITAN

AREA, DURING THE LAST HALF OF THE 19TH CENTURY, NEWARK'S DOMINANCE OVER THE NORTHERN PART OF NEW JERSEY WAS MUCH STRONGER THAN THAT OF MANHATTAN, BECAUSE OF THE BARRIER CREATED BY THE HUDSON RIVER. IT WAS NOT UNTIL THE ESTABLISHMENT OF HUDSON RIVER BRIDGES AND TUNNELS DURING THE FIRST QUARTER OF THE PRESENT CENTURY THAT MANHATTAN'S INFLUENCE WAS FELT TO ANY CONSIDERABLE DEGREE. FROM THAT POINT ON, NEWARK AND MANHATTAN HAVE SHARED THE METROPOLITAN FUNCTIONS NORMALLY CHARACTERISTIC OF A SINGLE CORE CITY. DESPITE THE VIRTUAL MERGING OF THE TWO METROPOLITAN AREAS, THE RECENT RATIO OF POPULATION AND ECONOMIC GROWTH HAVE PRODUCED ABSOLUTE INCREASES IN THE POPULATION, EMPLOYMENT AND TRADE WITHIN NEWARK'S AREA OF DOMINANCE.

THIS METROPOLITAN REGION, THE NEWARK STANDARD METROPOLITAN STATISTICAL AREA (SMSA), AS DEFINED BY THE UNITED STATES BUREAU OF THE CENSUS INCLUDES ESSEX, MORRIS AND UNION COUNTIES. AT THE BEGINNING OF 1964, THE NEWARK SMSA HAD AN ESTIMATED TOTAL POPULATION OF CLOSE TO 1.8 MILLION PEOPLE WHOSE DISPOSABLE PERSONAL INCOME EXCEEDED \$3.0 BILLION. AS OF SEPTEMBER, 1963, ITS INDUSTRIAL FIRMS PROVIDED 237,000 MANUFACTURING JOBS AND THE REGION'S TOTAL EMPLOYMENT WAS IN EXCESS OF 675,000. AS THE REGION'S CENTRAL CITY, NEWARK'S INDUSTRIES AS OF MID-1963, PROVIDED APPROXIMATELY 30 PER CENT OF ALL SMSA MANUFACTURING JOBS. IT IS LIKELY THAT 55-60 PER CENT OF IN-CITY MANUFACTURING JOBS ARE HELD BY PERSONS WHO ARE NOT RESIDENTS OF THE CITY OF NEWARK. THIS RATIO IS TRUE FOR NON-MANUFACTURING JOBS AS WELL. IN 1960, THERE WERE ABOUT 136,000 NON-MANUFACTURING JOBS LOCATED WITHIN NEWARK, OF THESE, ABOUT 75,000, 55 PER CENT OF THE TOTAL, WERE HELD BY RESIDENTS OF OTHER COMMUNITIES.

OF THE ESTIMATED 209,000 PERSONS EMPLOYED IN THE CITY AS OF 1960, APPROXIMATELY 170,000 WERE RESIDENTS OF ONE OF ITS SMSA'S THREE METROPOLITAN COUNTIES.

# NEWARK AREA



THE REMAINING 40,000 REPRESENTING APPROXIMATELY 19 PER CENT OF TOTAL IN-CITY EMPLOYMENT, CAME PRINCIPALLY, FROM BERGEN, HUDSON, MONMOUTH AND PASSAIC COUNTIES. THUS, THE PICTURE IS ONE OF A CORE CITY WHICH IS PART OF A HIGHLY INTERDEPENDENT METROPOLITAN REGION. TODAY THE CITY OF NEWARK SERVES AS ITS REGION'S PRINCIPAL SHOPPING CENTER, OFFICE AND PROFESSIONAL SERVICES CENTER, SEAT OF ESSEX COUNTY, A MAJOR INDUSTRIAL COMPLEX; AND, IN ADDITION, NEWARK SERVES AS THE HEADQUARTERS FOR SEVERAL NATIONAL INSURANCE COMPANIES.

#### POPULATION

THE 1960 CENSUS SHOWS THAT BOTH A SIGNIFICANT DECLINE AND SHIFT OCCURRED IN NEWARK'S POPULATION BETWEEN THE YEARS 1950 AND 1960.

THE POPULATION OF NEWARK DROPPED FROM 438,778 PERSONS IN 1950 TO 405,220 PERSONS IN 1960, REFLECTING A DECREASE OF 7.6%. DURING THIS SAME PERIOD THE WHITE POPULATION DECLINED BY 27%, AND THE NON-WHITE POPULATION INCREASED BY 45%.

DURING THE 1950'S NEWARK'S POPULATION EXPERIENCED HEAVY IN-MIGRATION ACCOMPANIED BY AN INCREASE IN THE NATURAL BIRTH RATE WITHIN THE CITY. BOTH INCREASES, HOWEVER, WERE OFFSET BY THE OUT-MIGRATION OF RESIDENTS. TABLE I SUMMARIZES CHANGES IN THE POPULATION SINCE 1900.

AMONG THE PRINCIPAL REASONS FOR THE POPULATION LOSS OF THE PAST DECADE AND THE PRECEDING SLOWDOWN IN POPULATION GROWTH IS THE PHENOMENON OF SUBURBANIZATION. IN THE POSTWAR PERIOD, INCREASES IN POPULATION AND INCOMES ACCOMPANIED DESIRES FOR RESIDENTIAL LAND. THERE WAS DURING THIS PERIOD IN NEWARK VERY LITTLE SUITABLE LAND AVAILABLE FOR RESIDENTIAL DEVELOPMENT OF THE ONE-FAMILY DETACHED DWELLING VARIETY (THE TYPE MOST IN DEMAND).

TABLE 1  
POPULATION CHANGES, BY DECADE, NEWARK SMSA  
AND THE CITY OF NEWARK, 1900 TO 1960

<u>EAR</u>	<u>NEWARK SMSA</u>	<u>CITY OF NEWARK</u>
1900	523.7	246.1
1910	727.8	347.5
1920	935.0	414.5
1930	1,249.1	442.3
1940	1,291.3	429.8
1950	1,468.4	438.8
1960	1,689.4	405.2

SOURCE: U.S. CENSUS OF POPULATION



## COMMUNITY POPULATIONS 1950 AND 1960



SOURCE: U.S. BUREAU OF THE CENSUS  
1950 AND 1960

## NEWARK, NEW JERSEY

DIVISION OF CITY PLANNING



THE FACT THAT THERE WAS A GREAT DEAL OF LAND BEYOND THE CITY'S LIMITS GREATLY FACILITATED THIS POPULATION TRANSFER. THE 1960 POPULATION OF THE REST OF THE SMSA WAS 1.3 MILLION, 26 PER CENT ABOVE ITS 1950 LEVEL. THUS, WHILE THE POPULATION OF NEWARK FELL, THAT OF ITS SUBURBS ROSE. MOREOVER, THE FLOW OF POPULATION FROM NEWARK TO THE SUBURBS WAS HEAVILY WEIGHTED WITH MIDDLE AND UPPER INCOME HOUSEHOLDS.

#### MIGRATION PATTERNS

AS SHOWN IN THE ACCOMPANYING MAP, THE DECADE OF THE 1950'S SAW A CONSIDERABLE CHANGE IN THE POPULATION OF THE THIRTEEN COMMUNITIES OF NEWARK.\* ONLY THREE COMMUNITIES SHOW AN INCREASE OVER THE TEN-YEAR PERIOD, AN INCREASE WHICH IS ATTRIBUTABLE TO THE RISE OF NEW MULTI-FAMILY DEVELOPMENTS IN THESE LOCALITIES. THE LARGEST POPULATION LOSS, ESTIMATED AT 24%, OCCURRED IN NEWARK CORE DUE TO THE DISPLACEMENT OF MANY OLD RESIDENTIAL STRUCTURES BY OFFICE AND COMMERCIAL BUILDINGS.

DURING THE 1950'S NEWARK EXPERIENCED A NET POPULATION OUT-MIGRATION OF APPROXIMATELY 92,000 PERSONS. IF THIS HAD NOT BEEN THE CASE, THE CITY GIVEN THE RATE OF NATURAL INCREASE OF ITS POPULATION, WOULD HAVE HAD A 1960 POPULATION OF 531,000 INSTEAD OF ITS ACTUAL 405,000 AT THAT DATE. BY CONTRAST, THE REST OF THE NEWARK SMSA DURING THIS PERIOD SAW ITS POPULATION RISE BY 264,000 OF WHICH 128,000, OR 48 PER CENT, REPRESENTED NET IN-MIGRATION FROM OTHER AREAS, INCLUDING, IN LARGE PART, FROM THE CITY OF NEWARK.

CLASSIFIED BY RACE, THE NET OUT-MIGRATION FROM NEWARK DURING THIS PERIOD WAS THE NET RESULT OF THE OUT-MIGRATION OF 122,826 WHITE PERSONS AND THE NET IN-MIGRATION OF 30,498 NON-WHITES.

\* ATTACHED AS APPENDIX I IS THE ANALYSIS OF THE POPULATION CHANGES IN NEWARK, IN DETAIL, COMPILED BY THE NEWARK CENTRAL PLANNING BOARD.



AS A RESULT, NON-WHITES ACCOUNTED FOR 34 PER CENT OF THE CITY'S POPULATION IN 1960, COMPARED TO 17 PER CENT IN 1950. THE INFLOW OF NON-WHITES WAS PARTICULARLY HEAVY, IN ABSOLUTE TERMS, AMONG THE 25-39 YEAR OLD AGE GROUP, IN CONTRAST TO THE SITUATION WITHIN THE CITY WHERE FOR WHITE HOUSEHOLDS THE REVERSE WAS TRUE. FOR THE REST OF THE NEWARK SMSA THE TOTAL NET IN-MIGRATION CONSISTED OF 115,498 AND 12,801 WHITES AND NON-WHITES RESPECTIVELY. NON-WHITES AS A PROPORTION OF TOTAL POPULATION IN THE REST OF THE SMSA ROSE FROM 5.8 PER CENT TO 7.6 PER CENT BETWEEN 1950 AND 1960. HOWEVER, THE BULK OF THIS INCREASE TOOK PLACE IN THE SMSA'S OLDER URBAN AREAS, SUCH AS EAST ORANGE, ELIZABETH AND MONTCLAIR.

DURING THE 1950'S, THE CITY'S FEMALE POPULATION DECREASED LESS RAPIDLY THAN ITS MALE COMPONENT (PRINCIPALLY, AS A RESULT OF THE HEAVIER INCIDENCE OF OUT-MIGRATION AMONG MALES). AS A RESULT, FEMALES ACCOUNTED FOR 51.5 PER CENT OF THE CITY'S POPULATION IN 1960 COMPARED TO 50.9 PER CENT IN 1950. FOR THE BALANCE OF THE SMSA, FEMALES AS A PROPORTION OF TOTAL POPULATION INCREASED FROM 51.3 PER CENT TO 52.1 PER CENT.

THE CITY OF NEWARK EXPERIENCED NET OUT-MIGRATION IN EACH AGE GROUP CATEGORY WITH THE EXCEPTION OF THE 20-29 AGE GROUP WHERE THERE WAS A SMALL AMOUNT OF IN-MIGRATION, LARGELY AMONG YOUNG WOMEN DRAWN TO THE CITY'S EXPANDING OFFICE INDUSTRIES. THE POPULATION OUTFLOW WAS PARTICULARLY HEAVY IN THE 30-44 YEAR AGE GROUP, THE PERIOD OF THE FAMILY LIFE CYCLE IN WHICH FAMILY SIZE IS INCREASING AND IN WHICH HOME BUYING DECISIONS ARE GENERALLY MADE. THE REST OF THE SMSA EXPERIENCED, ON THE OTHER HAND NET IN-MIGRATION IN EACH AGE GROUP, WITH THE EXCEPTION OF A MINOR AMOUNT OF NET OUT-MIGRATION AMONG THE 20-24 YEAR OLD AGE GROUP. AGAIN, IN REVERSE OF THE SITUATION PREVAILING FOR THE CITY, THE EXTENT OF NET IN-MIGRATION INTO THE SURROUNDING AREAS WAS HEAVIEST IN THE CASE

OF THE HOME-BUYING AND FAMILY-BUILDING AGE GROUPS, THE 30-44 YEAR OLDS.

TABLE 2 SHOWS THE CHANGES IN THE CITY AND SMSA TOTAL POPULATION BY AGE GROUPS ON THE BASIS OF THE 1950 AND 1960 CENSUS FIGURES. IN THE CITY THE NUMBER OF PERSONS 65 OR OLDER INCREASED FROM 1950 TO 1960 BY ABOUT 20 PER CENT. FOR THOSE UNDER 18, THE INCREASE OVER THE SAME PERIOD WAS APPROXIMATELY 10 PER CENT. THE COLLEGE AND WORKING AGE GROUPS (18-64) DECLINED FROM 294,000 TO 244,000, OR 18 PER CENT.

#### AGE

THE CENSUS SHOWS THAT NEWARK HAS A YOUNGER POPULATION NOW THAN IT DID TEN YEARS AGO. THE MEDIAN AGE OF THE TOTAL POPULATION IN NEWARK IS 31.2 FOR MALES, 32.0 FOR FEMALES. FOR NON-WHITES IT IS YOUNGER; 25.1 FOR MALES AND 25.5 FOR FEMALES. IN 1950 THE MEDIAN AGE FOR THE CITY WAS 32.4; THE NON-WHITE MEDIAN AGE WAS 28.6. OF THE 83,019 PERSONS ENROLLED IN SCHOOL AT THE TIME OF THE 1960 CENSUS, MORE THAN SEVEN-TENTHS OF THE CHILDREN WERE NOT FINISHED WITH THEIR ELEMENTARY SCHOOL EDUCATION. NO INFORMATION IS AVAILABLE AS TO WHAT HAS HAPPENED TO THE MEMBERS OF THIS GROUP SINCE THEN.

#### EDUCATION

A SIMPLE PROJECTION OF THE 1950-1960 TRENDS INDICATES THE LABOR AND EDUCATIONAL DEMANDS THAT WILL BE MADE BY THE CITY IN THIS DECADE. IN EACH OF THE YEARS BETWEEN 1951-1964 IT IS ESTIMATED THAT THERE WAS A RATHER STABLE PROPORTION OF PERSONS ATTAINING THE AGE OF 16 TO 25. THIS APPLIES TO BOTH WHITE AND NON-WHITES. HOWEVER, FOR THE PERIOD 1964-1970 THE PROJECTED NUMBER OF RESIDENTS REACHING 17 YEARS OF AGE JUMPS CONSIDERABLY, AS CAN BE SEEN IN TABLE 3. JUST ONE YEAR, BETWEEN 1963 AND 1964, REPRESENTS AN INCREASE OF 19 PERCENT. FOR EACH OF THE SUCCEEDING YEARS BETWEEN 1965 AND 1970 THERE IS A RELATIVELY STABLE NUMBER OF YOUTHS

TABLE 2

POPULATION TRENDS FOR SELECTED AGE GROUPS  
NEWARK SMSA AND THE CITY OF NEWARK, 1950-1960

(IN 000'S)

AGE	NEWARK SMSA		CITY OF NEWARK	
	1950	1960	1950	1960
UNDER 5 YEARS	135.5	170.8	39.6	44.0
5-17 (SCHOOL AGE)	249.6	370.9	74.0	83.9
18-24 (COLLEGE AGE)	137.4	120.7	46.0	36.1
25-64 (WORKING AGE)	828.4	868.6	247.9	204.6
65 AND OVER	<u>117.5</u>	<u>158.5</u>	<u>31.3</u>	<u>36.5</u>
TOTAL POPULATION*	1,468.5	1,689.4	438.8	455.2

SOURCE: U.S. CENSUS OF POPULATION

\* DETAILS MAY NOT ADD UP TO TOTAL DUE TO ROUNDING.

TABLE 3  
NEWARK'S POPULATION AGED 17 AND UNDER, 1960

<u>AGE IN 1960</u>	<u>YEAR OF ATTAINMENT OF 17TH BIRTHDAY</u>	<u>MALE</u>	<u>FEMALE</u>
UNDER 1 YEAR	1977	4,790	4,519
1 YEAR	1976	4,619	4,577
2 YEARS	1975	4,546	4,253
3 YEARS	1974	4,276	4,190
4 YEARS	1973	4,181	4,094
5 YEARS	1972	3,919	3,932
6 YEARS	1971	3,751	3,676
7 YEARS	1970	3,579	3,543
8 YEARS	1969	3,519	3,450
9 YEARS	1968	3,331	3,357
10 YEARS	1967	3,261	3,337
11 YEARS	1966	3,339	3,342
12 YEARS	1965	3,393	3,286
13 YEARS	1964	3,264	3,130
14 YEARS	1963	2,684	2,699
15 YEARS	1962	2,580	2,580
16 YEARS	1961	2,602	2,677
17 YEARS	1960	2,778	2,932

SOURCE: BUREAU OF THE CENSUS  
 U.S. CENSUS OF POPULATION AND HOUSING, 1960

**MEDIAN SCHOOL YEARS COMPLETED  
CITY OF NEWARK 1960 - 9.0 YEARS**



**MEDIAN SCHOOL YEARS COMPLETED, BY CENSUS TRACT, 1960**



REACHING THE AGE OF 17. AFTER THIS PERIOD THERE AGAIN CAN BE EXPECTED A SHARP INCREASE OVER THE FOLLOWING YEARS OF PERSONS REACHING THEIR 17TH BIRTHDAY. FOR A VARIETY OF REASONS, HOWEVER, A PORTION OF THIS GROUP SHALL DROP OUT BEFORE THEY FINISH HIGH SCHOOL OR ACQUIRE ANY SPECIFIC TRAINING.

TRENDS DISCUSSED IN ANOTHER SECTION OF THIS REPORT INDICATE LESSENING EMPLOYMENT PROSPECTS EVEN FOR THE CLOSER, EXPERIENCED WORKERS WITH VARYING DEGREES OF SKILL. FOR THOSE WHO DO NOT FINISH SECONDARY OR VOCATIONAL TRAINING, EMPLOYMENT IS EVEN HARDER TO FIND. THIS SITUATION CREATES A PROBLEM OF UNEMPLOYMENT WHICH DEMANDS IMMEDIATE ATTENTION.

OF THE 241,293 PERSONS IN NEWARK, 25 YEARS OR OLDER, ACCORDING TO THE 1960 CENSUS, AS SHOWN IN TABLE 4, SLIGHTLY MORE THAN ONE-HALF HAVE ALREADY COMPLETED THEIR FORMAL EDUCATION ONLY THROUGH THE NINTH GRADE. FOR NON-WHITES THE EDUCATIONAL ATTAINMENT MEDIAN WAS 8.8 YEARS. THESE FIGURES INDICATE THAT IN 1960, LESS THAN HALF THE POPULATION HAD RECEIVED A VOCATIONAL OR WORK-USEFUL TRAINING. THIS SITUATION, OF COURSE, RAISES PROBLEMS IN CONNECTION WITH ANY POTENTIAL JOB TRAINING OR RE-TRAINING PROGRAMS.

#### INCOME

MEDIAN INCOME FOR FAMILIES IN THE CITY IN 1960 WAS \$5454. FOR THE NON-WHITE SEGMENT OF THE CITY'S POPULATION THE MEDIAN INCOME WAS \$4491. A FEW YEARS AGO, THE U. S. DEPARTMENT OF LABOR ESTIMATED THAT A WORKING FAMILY'S BUDGET, MODEST BUT ADEQUATE, NECESSARY AT THAT TIME IN THE NEW YORK-NEWARK AREA WAS \$5,970.

\* INTERIM CITY WORKERS FAMILY BUDGET, MONTHLY LABOR REVIEW, AUGUST, 1960.

TABLE 4

NEWARK RESIDENTS 25 YEARS OLD AND OVERYEARS OF SCHOOL COMPLETED, 1960

PERSONS 25 YEARS OLD AND OVER	241,293
NO SCHOOL YEARS COMPLETED	10,897
ELEMENTARY: 1 TO 4 YEARS	18,953
5 TO 7 YEARS	42,051
8 YEARS	50,758
HIGH SCHOOL: 1 TO 3 YEARS	52,968
4 YEARS	44,725
COLLEGE: 1 TO 3 YEARS	11,079
4 YEARS OR MORE	9,862
MEDIAN SCHOOL YEARS COMPLETED	9.0

SOURCE: BUREAU OF THE CENSUS  
U.S. CENSUS OF POPULATION AND HOUSING  
1960

TABLE 5

DISTRIBUTION OF FAMILIES, BY INCOME GROUP  
NEWARK, NEW JERSEY, 1959

ALL FAMILIES	103,780
UNDER \$1,000	5,458
\$1,000 TO \$1,999	6,288
\$2,000 TO \$2,999	7,916
\$3,000 TO \$3,999	11,345
\$4,000 TO \$4,999	14,140
\$5,000 TO \$5,999	14,838
\$6,000 TO \$6,999	11,210
\$7,000 TO \$7,999	8,418
\$8,000 TO \$8,999	6,668
\$9,000 TO \$9,999	4,987
\$10,000 TO \$14,999	9,558
\$15,000 TO \$24,999	2,490
\$25,000 AND OVER	464
MEDIAN INCOME: FAMILIES	\$5,454
FAMILIES AND UNRELATED INDIV.	\$4,619

SOURCE: BUREAU OF THE CENSUS  
U.S. CENSUS OF POPULATION AND HOUSING  
1960

MEDIAN FAMILY INCOME  
CITY OF NEWARK - 1960 - \$5454  
NON-WHITE \$ 4491



## MEDIAN FAMILY INCOME, BY CENSUS TRACT, 1960



UNDER - \$3499



\$5000 - \$6499



\$3500 - \$4999



OVER - \$6500



CLEARLY THEN, APPROXIMATELY 3 OUT OF 5 NEWARK FAMILIES AND 2 OUT OF 3 NON-WHITE FAMILIES ARE LIVING AT LEVELS BELOW WHAT ARE CONSIDERED AS ADEQUATE INCOME FOR MAINTAINING HEALTH, EDUCATIONAL, AND GENERAL LIVING NEEDS.

#### UNEMPLOYMENT

PREVIOUSLY, IT HAD BEEN DIFFICULT TO DETERMINE THE EXTENT OF UNEMPLOYMENT FOR THE CITY OF NEWARK. STATISTICAL SURVEYS HAD HERETOFORE PUBLISHED DATA ON THE JERSEY METROPOLITAN STATISTICAL AREA WHICH IS COMPOSED OF ESSEX, MORRIS AND UNION COUNTIES. THIS SERVED MANY USEFUL PURPOSES, BUT AT THE SAME TIME IT PROVED INADEQUATE FOR MEASURING NEWARK'S UNEMPLOYMENT AS DISTINGUISHED FROM THE GREATER METRO AREA. RECENT WORK BY THE ARA IN COOPERATION WITH THE U.S. DEPARTMENT OF LABOR HAS BEEN SUCCESSFUL IN DEVISING A PROCEDURE USED TO DETERMINE CITY UNEMPLOYMENT DATA AS DISTINCT FROM THAT OF THE NEIGHBORING COMMUNITIES IN THE LABOR MARKET AREA.

ON THE BASIS OF THE ARA DATA, NEWARK, WHILE RANKING THIRTIETH IN THE NATION ON THE BASIS OF ITS POPULATION SIZE, HAD THE THIRD HIGHEST AVERAGE ANNUAL UNEMPLOYMENT RATE FOR EACH OF THE 4 YEARS IN THE 1959-62 PERIOD. FURTHERMORE, NEWARK'S DERIVED UNEMPLOYMENT RATE, AS SHOWN BY ARA IN EACH OF THE 4 YEARS, WAS SUBSTANTIALLY HIGHER THAN BOTH THE NATIONAL AVERAGE AND THE ELIGIBILITY FIGURE SET BY THE ARA, WHICH ITSELF IS 50 PER CENT ABOVE THE NATIONAL AVERAGE.

NEWARK IS INTERESTED IN DEVELOPING MORE INFORMATION CONCERNING THE UNEMPLOYED IN THE CITY. TO DATE THERE HAS BEEN LITTLE DATA OF USEFULNESS IN IDENTIFYING OR DESCRIBING THE UNEMPLOYED.

\*\* FROM DATA DEVELOPED JOINTLY BY THE U.S. DEPARTMENT OF LABOR AND THE AREA REDEVELOPMENT ADMINISTRATION.  
DERIVATION OF ANNUAL AVERAGE CITY UNEMPLOYMENT RATES, 1959-1962  
AREA REDEVELOPMENT ADMINISTRATION, DECEMBER, 1963.

IT IS HOPED THAT THE INFORMATION WILL BE DEVELOPED WHICH WILL RESULT IN A GREATER UNDERSTANDING OF THE SKILLS, EDUCATION, AGES, SEX, RACE, LENGTH OF TIME OUT OF WORK AND ASPIRATIONS OF THIS GROUP. PRESENT DATA DESCRIBE THE LAST OCCUPATION WORKED FOR SOME PEOPLE BUT LITTLE FACTUAL DETAILED KNOWLEDGE EXISTS FOR MOST OF THE UNEMPLOYED. NATIONAL UNEMPLOYMENT DATA INDICATE THAT, AT PRESENT, THE GROUPS MOST SEVERELY AFFECTED BY LACK OF EMPLOYMENT OPPORTUNITIES ARE THOSE WITH THE LEAST TRAINING AND EDUCATION, THE LEAST SKILLED, THE YOUNGEST AND OLDEST WORKERS, AS WELL AS THE NON-WHITE. WHILE IT IS ASSUMED THAT THESE PATTERNS APPLY EQUALLY TO NEWARK, CONFIRMATION OF THESE AND OTHER CHARACTERISTICS WHICH WILL BE UNIQUE TO NEWARK MUST BE GATHERED. THE LONGER THE UNEMPLOYMENT SITUATION REMAINS, THE WORSE IT IS LIKELY TO BECOME.

OF THE NON-WHITE POPULATION, AT THE TIME OF THE 1960 CENSUS, APPROXIMATELY 10 PER CENT OF THE TOTAL NON-WHITE MALE LABOR FORCE IN THE CITY WAS ESTIMATED TO BE UNEMPLOYED. NO ESTIMATE WAS MADE FOR FEMALES. THE NEWARK RESIDENT NON-WHITE LABOR FORCE SEEN IN TABLE 6 IS 32% OF THE TOTAL NEWARK LABOR RESIDENT FORCE. APPROXIMATELY ONE-THIRD OF THE NON-WHITE LABOR FORCE CONSISTS OF WOMEN.

TABLE 7 INDICATES THE POSITIONS LAST HELD BY A SAMPLE OF THE UNEMPLOYED IN 1960. THERE IS EVERY REASON TO BELIEVE THAT THE OCCUPATIONS SHOWN AS BEING THE HARDEST HIT BY UNEMPLOYMENT HAVE NOT SHOWN ANY IMPROVEMENT SINCE 1960. ALMOST 2 OUT OF 5 OF NEWARK'S UNEMPLOYED HAD LAST WORKED IN POSITIONS AS OPERATIVES. OF THESE, THE GREATEST NUMBER WERE WOMEN. OTHER OCCUPATIONAL GROUPS IN WHICH THE UNEMPLOYED HAD PREVIOUSLY WORKED INCLUDE CRAFTSMAN, FOREMEN AND LABORERS. MOST OF THE UNEMPLOYED NON-WHITES WERE FORMERLY EMPLOYED IN THESE OCCUPATIONAL GROUPS.

TABLE 6

EMPLOYMENT STATUS AND OCCUPATION OF THE NON-WHITE POPULATION  
NEWARK, NEW JERSEY, 1960

MALE, 14 YEARS OLD AND OVER	42,213
LABOR FORCE	33,967
PERCENT OF TOTAL	80.5
CIVILIAN LABOR FORCE	33,911
EMPLOYED	30,625
UNEMPLOYED	3,286
PERCENT OF CIVILIAN LABOR FORCE	9.7
NOT IN LABOR FORCE	8,246
FEMALE, 14 YEARS OLD AND OVER	49,174
LABOR FORCE	23,623
PERCENT OF TOTAL	48.0
MARRIED WOMEN IN L.F., HUSBAND PRES.	10,064
WITH OWN CHILDREN UNDER 6	3,383

SOURCE: BUREAU OF THE CENSUS,  
 U.S. CENSUS OF POPULATION AND HOUSING  
 1960

TABLE 7

MAJOR OCCUPATION GROUP OF UNEMPLOYED  
NEWARK, N. J., 1960

<u>MALE, EXPERIENCED UNEMPLOYED</u>	7,347
PROFESSIONAL, TECHNICAL, AND KINDRED WORKERS	121
FARMERS AND FARM MANAGERS	4
MANAGERS, OFFICIALS, AND PROPRIETORS, EXC. FARM	109
CLERICAL AND KINDRED WORKERS	470
SALES WORKERS	261
CRAFTSMEN, FOREMEN AND KINDRED WORKERS	1,145
OPERATIVES AND KINDRED WORKERS	2,124
PRIVATE HOUSEHOLD WORKERS	7
SERVICE WORKERS, EXCEPT PRIVATE HOUSEHOLD	578
FARM LABORERS AND FOREMEN	27
LABORERS, EXCEPT FARM AND MINE	1,085
OCCUPATION NOT REPORTED	1,416
 <u>FEMALE, EXPERIENCED UNEMPLOYED</u>	 6,124
PROFESSIONAL, TECHNICAL AND KINDRED WORKERS	74
FARMERS AND FARM MANAGERS	4
MANAGERS, OFFICIALS, & PROPRIETORS, EXC. FARM	42
CLERICAL AND KINDRED WORKERS	816
SALES WORKERS	329
CRAFTSMEN, FOREMEN AND KINDRED WORKERS	84
OPERATIVES AND KINDRED WORKERS	3,163
PRIVATE HOUSEHOLD WORKERS	215
SERVICE WORKERS, EXCEPT PRIVATE HOUSEHOLD	435
FARM LABORERS AND FOREMEN	11
LABORERS, EXCEPT FARM AND MINE	78
OCCUPATION NOT REPORTED	873

SOURCE: BUREAU OF THE CENSUS  
 U.S. CENSUS OF POPULATION: 1960

UNEMPLOYMENT CHARACTERISTICS ON THE NATIONAL LEVEL (SHOWN IN TABLE 8) REFLECT ESSENTIALLY THE SAME PATTERNS IN UNSKILLED OCCUPATIONS FOUND IN THE NEWARK RESIDENT LABOR FORCE.

#### EMPLOYMENT OPPORTUNITIES

A PRELIMINARY SURVEY OF JOB OPPORTUNITIES AS DESCRIBED IN THE MONTHLY PUBLICATION "THE NEW JERSEY EMPLOYMENT & LABOR MARKET - NEWARK LABOR MARKET AREA" PUBLISHED BY THE NEW JERSEY STATE DEPARTMENT OF LABOR AND INDUSTRY, INDICATES THAT DESPITE THE HIGH NUMBER OF JOB SEEKERS THERE ARE A SUBSTANTIAL NUMBER OF POSITIONS IN THE NEWARK AREA THAT HAVE PERSISTENTLY REMAINED UNFILLED. MOST OF THE OPPORTUNITIES ARE FOR PERSONS WITH PROFESSIONAL AND/OR MANAGERIAL QUALIFICATIONS. THESE PERSONS ARE THE MOST DIFFICULT TO FIND. OTHER POSITION OPENINGS EXIST FOR SKILLED AND SEMI-SKILLED WORKERS AS WELL, AND THESE TOO REMAIN UNFILLED.

THE DEMAND FOR SKILLED WORKERS IS CONSTANT, WITH THOUSANDS OF NEW JOB OPENINGS RECEIVED MONTHLY BY THE STATE EMPLOYMENT OFFICE.

MOST OF THE AVAILABLE POSITIONS GO UNFILLED DESPITE THE APPROXIMATE 50,000 MONTHLY JOB SEEKERS, CHIEFLY BECAUSE OF THE LACK OF EXPERIENCE OR TRAINING REQUIRED TO MEET THE EMPLOYERS REQUIREMENTS. THIS IS AN OBVIOUS RESULT OF THE RAPID CHANGE IN INDUSTRIAL TECHNOLOGY AND METHODS. THE NUMBER OF UNSKILLED POSITIONS OFFERED HAS SHRUNK AND OFFERS LITTLE PROSPECT OF CHANGING, ACCORDING TO THE REPORTS NOTED.

#### PROJECTED EMPLOYMENT

MANPOWER PROJECTIONS FOR THE NEWARK LABOR MARKET AREA, UNDERTAKEN BY THE NEW JERSEY DEPARTMENT OF LABOR AND INDUSTRY, (APPENDIX 3), INDICATE THAT ESSEX COUNTY SHALL HAVE THE LEAST "GROWING PAINS" WITHIN ITS POPULATION AND LABOR FORCE COMPARED WITH THE REST OF THE STATE. HOWEVER, A SHARP INCREASE IN THE NUMBER OF YOUTHS REACHING 18 IS EXPECTED IN EACH YEAR OF THE SIXTIES.

TABLE 8  
UNEMPLOYMENT RATES

	<u>1951-53</u> <u>AVERAGE</u>	<u>1955-57</u> <u>AVERAGE</u>	<u>1960-62</u> <u>AVERAGE</u>
TOTAL	2.7%	4.0%	6.3%
WHITE	2.5	3.6	5.3
NON-WHITE	4.5	7.8	11.7
BY OCCUPATION			
PROFESSIONAL, TECHNICAL	1.1	1.1	1.8
CRAFTSMEN, FOREMEN	2.5	3.7	5.6
OPERATIVES	3.8	5.8	8.4
LABORERS, EXCEPT FARM & MINE	5.8	9.3	13.1
ALL MALES	2.5	3.8	5.7
18 AND 19	6.7	10.7	15.0
20-24	3.9	7.0	9.5
35-44	1.7	2.6	4.0

SOURCE: "WHERE UNEMPLOYMENT HIT HARDEST",  
 MARIAN B. FOLSOM, SATURDAY REVIEW, JANUARY 11, 1964  
 PP. 23

LABOR FORCE PROJECTIONS FOR 1970 (TABLE 9) REVEALS AN INCREASE IN THE NEWARK LABOR MARKET AREA OF OVER 100,000 EMPLOYABLE PERSONS. 58% OF THIS INCREASE OVER THE 1960 LABOR FORCE WILL BE COMPOSED OF UNDER 25 YEARS OLDS. AN ADDITIONAL WARNING NOTE IN CONJUNCTION WITH THESE FIGURES IS THE PROJECTED DECLINE IN THE DEMAND FOR UNSKILLED AND SEMI-SKILLED HELP BY 1970. IT IS ESTIMATED THAT THERE WILL BE A DECLINE OF 10% IN THE NUMBER OF POSITIONS REQUIRING MANUAL WORKERS, A REVERSAL OF THE UPWARD TREND ESTABLISHED DURING THE 1950'S.

BASED ON THE ASSUMPTION THAT THERE WILL BE NO EXTRAORDINARY EXTERNAL CHANGES WHICH WILL AFFECT THE PROJECTIONS, THE LARGEST GROWTH FOR AN OCCUPATIONAL GROUP IS EXPECTED IN THE PROFESSIONAL CATEGORY - AN APPROXIMATE INCREASE OF 1.5 TIMES THE 1960 FIGURE. SKILLED EMPLOYMENT SHOULD INCREASE ABOUT 2% WHILE SERVICE OCCUPATIONS WILL EXPAND 25 TO 30 PER CENT.\*\*

#### ECONOMIC ACTIVITY

NEWARK HAS LONG ACTED AS THE CENTRAL CITY FOR A LARGE SURROUNDING AREA BECAUSE OF ITS DIVERSIFIED, BROAD INDUSTRIAL BASE. IN THE PAST DECADE, HOWEVER, THE CITY'S INDUSTRIAL BASE HAS UNDERGONE SIGNIFICANT CHANGES. FOR EXAMPLE, WHILE THE TEMPO OF GROWTH HAS NOT BEEN AS SUSTAINED AS IS DESIRABLE, THE TOTAL NUMBER OF COVERED BUSINESS AND INDUSTRIAL EMPLOYER UNITS HAS INCREASED FROM 6,375 IN 1951 TO 6,578 IN 1962. THIS INCREASE, HOWEVER, HAS BEEN ACCOMPLISHED BY A DECREASE IN THE EMPLOYMENT OF THESE ESTABLISHMENTS FROM 207,380 WORKERS IN 1951 TO 198,646 IN 1962.\*\*\* OF SOME SIGNIFICANCE IS THE FACT THAT MOST OF THESE CHANGES IN THE OVERALL ECONOMIC CONDITION TOOK PLACE BETWEEN 1951 AND 1958, AND EMPLOYMENT HAS SINCE ACQUIRED A MORE STABLE PATTERN.

\* SEE APPENDIX 3

\*\*\* STATE OF NEW JERSEY, DEPT. OF LABOR AND INDUSTRY, DIVISION OF EMPLOYMENT SECURITY, NEW JERSEY COVERED EMPLOYMENT TRENDS, 1951, 1962

TABLE 9

GROWTH OF CIVILIAN POPULATION AND LABOR FORCE  
NEWARK LABOR MARKET AREA, NEW JERSEY AND UNITED STATES  
1950 - 1960      1970

	<u>1950</u>	<u>1960</u>	<u>% CHANGE</u> <u>1950-60</u>	<u>1970</u>	<u>% CHANGE</u> <u>1960-70</u>
CIVILIAN POPULATION					
NEWARK LABOR MARKET AREA	1,467,600	1,688,500	15.1	1,903,000	12.7
NEW JERSEY	4,801,100	6,015,200	25.3	7,328,000	21.8
UNITED STATES	149,634,000	177,273,000	18.5	205,699,000	16.0
CIVILIAN LABOR FORCE					
NEWARK LABOR MARKET AREA	665,800	744,700	11.9	851,300	14.3
NEW JERSEY	2,150,500	2,568,000	19.4	3,188,000	24.1
UNITED STATES	63,099,000	71,050,000	12.6	84,592,000	19.1

SOURCE: STATE OF NEW JERSEY, DEPARTMENT OF LABOR AND INDUSTRY  
 DIVISION OF EMPLOYMENT SECURITY  
NEWARK MANPOWER PROJECTIONS, 1960 - 1970  
 RESEARCH SERIES NO. 10



SINCE 1958 THE CHANGES IN THE NUMBER OF EMPLOYER UNITS AND EMPLOYMENT IN THE CITY HAVE BEEN MINOR. EMPLOYER UNITS HAVE INCREASED SLIGHTLY FROM 6,547 IN 1958 TO 6,576 IN 1962 WHILE IN THE SAME PERIOD EMPLOYMENT DECLINED SLIGHTLY BY APPROXIMATELY 600 JOBS.

THE DATA DISCUSSED IN THE PREVIOUS PAGES INDICATE THAT, STATISTICALLY, THE RATE OF CHANGE HAS SLOWED DOWN TO AN ALMOST STATIONARY POSITION. IN 1958 THERE ARE INDICATIONS, HOWEVER, THAT IMPORTANT QUALITATIVE CHANGES HAVE OCCURRED IN THE 1958-1962 PERIOD. THESE CHANGES INCLUDE A SHIFT OF EMPHASIS FROM MANUFACTURING TO NON-MANUFACTURING ACTIVITIES, PARTICULARLY BUSINESS AND PROFESSIONAL SERVICES. THIS SHIFT IN EMPHASIS PARALLELS NATIONAL TRENDS WHICH SHOW SERVICE AND OTHER NON-MANUFACTURING ACTIVITIES AS THE FASTEST GROWING ECONOMIC SEGMENT OF CITY CENTERS WHICH PERFORM FUNCTIONS FOR A LARGE SURROUNDING REGION.

#### MANUFACTURING

IN THE 1958-1962 PERIOD, THERE OCCURRED NO APPRECIABLE CHANGE IN THE NUMBER OF MANUFACTURING UNITS IN NEWARK. MANUFACTURING EMPLOYMENT, HOWEVER, DROPPED BY APPROXIMATELY 7 PER CENT.

AMONG THE MANUFACTURING GROUPS WHICH LOST EMPLOYMENT BETWEEN 1958 AND 1962 WERE THE CHEMICAL INDUSTRY, A DECLINE OF 16 PER CENT IN EMPLOYMENT, APPAREL AND NEEDLE PRODUCTS, A DECLINE OF 25 PER CENT, AND TEXTILE MILL, LEATHER, PAPER AND ALLIED PRODUCTS EACH WITH A DECLINE IN EMPLOYMENT OF APPROXIMATELY 20 PER CENT. HOWEVER, WHILE THESE INDUSTRY GROUPS LOST EMPLOYMENT, SEVERAL OTHERS INCREASED THEIR EMPLOYMENT IN THE 1958-1962 PERIOD. THE GREATEST EMPLOYMENT GAIN WAS IN THE RUBBER AND MISCELLANEOUS PLASTICS GROUP WHERE EMPLOYMENT NEARLY DOUBLED IN THE FOUR-YEAR PERIOD. OTHER SUBSTANTIAL GAINS OCCURRED IN PRIMARY METAL PRODUCTS, 40 PER CENT, AND FABRICATED METALS WITH A ONE SIXTH GAIN.

EXPANSION OF THE WORK FORCE GENERALLY TOOK PLACE THROUGH ADDITIONAL POSITIONS IN EXISTING PLANTS OR UNITS. THE SHARP DECREASE IN CHEMICAL WORKERS, ON THE OTHER HAND, OCCURRED AS THE NUMBER OF EMPLOYER UNITS INCREASED FROM 140 TO 149.

CAUSES FOR THE DECLINE IN MANUFACTURING EMPLOYMENT CAN BE ASCRIBED TO CHANGES IN TECHNOLOGICAL PROCESSES WHICH ARE EVIDENT THROUGHOUT THE COUNTRY. THE DECLINE IN MANUFACTURING EMPLOYMENT IN NEWARK IS NOT INDICATIVE, HOWEVER, OF A GENERAL WEAKNESS IN THE MANUFACTURING STANDING OF THE CITY. NEWARK STILL RETAINS AN INTENSIVELY DEVELOPED INDUSTRIAL CHARACTER WHICH, IN TERMS OF PLANTS OR EMPLOYER UNITS, HAS SHOWN STRENGTH AND STABILITY.

THE FUTURE GROWTH OF MANUFACTURING ACTIVITY IN NEWARK, BOTH EMPLOYMENT AND PLANT INVESTMENT, WILL GREATLY DEPEND ON THE CITY'S ABILITY TO MAKE AVAILABLE VACANT OR CLEARED LAND FOR INDUSTRIAL EXPANSION. AS WILL BE DISCUSSED LATER, SEVERAL DEVELOPMENT PROGRAMS HAVE ALREADY BEEN STARTED TO PROMOTE INDUSTRIAL EXPANSION AND GROWTH.

#### WHOLESALE AND RETAIL ACTIVITY

SALES FOR NEWARK'S 1,522 WHOLESALE ESTABLISHMENTS IN 1958 AMOUNTED TO APPROXIMATELY ONE BILLION DOLLARS WHICH IS ABOUT 80 PER CENT OF THE VOLUME FOR THE ENTIRE COUNTY. OVER THE 1954-1958 CENSUS PERIOD, THE NUMBER OF WHOLESALE TRADE ESTABLISHMENTS IN THE CITY INCREASED FROM 1,433 TO 1,522 WHILE SALES MORE THAN DOUBLED.

RETAIL SALES IN 1961 FOR THE CITY WERE ESTIMATED AS 702 MILLION DOLLARS, AMOUNTING TO APPROXIMATELY ONE HALF OF THE TOTAL RETAIL SALES WITHIN THE COUNTY. \* THE CENTRAL BUSINESS DISTRICT, AS NOTED IN THE CENSUS DATA EXPERIENCED A DECREASE OF 11 PER CENT IN TOTAL SALES BETWEEN 1954 AND 1958.

\* SURVEY OF BUYING POWER, SALES MANAGEMENT, MAY 1961

THIS IS ACCOUNTED FOR, TO A CERTAIN EXTENT, BY A SLIGHT DECLINE IN THE NUMBER OF RETAIL OUTLETS IN THIS AREA.

ELSEWHERE IN THE CITY, EXCLUDING THE CENTRAL BUSINESS DISTRICT, THERE WAS AN INCREASE IN SALES BY 2.7 PER CENT. RETAIL OUTLETS SLIGHTLY EXPANDED IN NUMBER THROUGHOUT THE CITY. RETAIL SALES IN THE SMSA, EXCLUDING NEWARK, ROSE BY 17.7 PER CENT DURING THE SAME PERIOD.

IN 1961 THE ESTIMATED EFFECTIVE BUYING POWER OF RESIDENTS IN THE CITY WAS ESTIMATED AT 877 MILLION DOLLARS. LOCAL PER-CAPITA PURCHASING POWER WAS ESTIMATED AT \$2,184.00, SLIGHTLY BELOW THE COUNTY AVERAGE. CASH INCOME, PER HOUSEHOLD, WAS AT AN AVERAGE OF \$6,872.00 FOR CITY RESIDENTS, WHILE COUNTY HOUSEHOLDS HAD AN AVERAGE INCOME OF \$7,705.

#### SERVICES

OVER THE 1954-1958 PERIOD THE NUMBER OF SELECTED SERVICE ESTABLISHMENTS IN NEWARK INCREASED FROM 2,455 TO 3,379.\* EMPLOYMENT WITHIN THIS INDUSTRY ALSO ROSE FROM 12,331 TO 14,254. RECEIPTS FROM ALL ESTABLISHMENTS JUMPED OVER THE SAME PERIOD FROM 116 MILLION DOLLARS TO 153 MILLION DOLLARS. EMPLOYMENT IN BUSINESS SERVICES INCREASED BY TWENTY-FIVE PER CENT, AUTO-REPAIR EMPLOYMENT ROSE TO 1,432 WORKERS FROM 1,079. IN 1954, MISCELLANEOUS REPAIR JOBS INCREASED FROM 694 TO 814 OVER THE SAME PERIOD. EACH OF THESE SERVICE AREAS HAD AN INCREASE IN THE NUMBER OF ESTABLISHMENTS ALSO.

IN 1954, MORE THAN ONE-HALF OF THE COUNTY'S SERVICE ESTABLISHMENTS WERE LOCATED IN THE CITY OF NEWARK WHICH ALSO SERVED AS THE SITE FOR TWO-THIRDS OF THE TOTAL COUNTY SERVICE EMPLOYMENT. IN 1958, NEWARK STILL HAD MORE THAN HALF THE SERVICE ESTABLISHMENTS IN THE COUNTY AND THE SAME PROPORTION OF WORKERS COMPARED TO THE COUNTY'S TOTAL.

\* SOURCE: SELECTED SERVICES, 1958 CENSUS OF BUSINESS  
U.S. DEPARTMENT OF COMMERCE

IN 1958, THERE WERE 1,211 "COVERED" ESTABLISHMENTS IN THE SMALL SERVICES AND AMUSEMENTS INDUSTRY IN NEWARK, EMPLOYING 19,002 WORKERS. BY 1962 THE NUMBER OF "COVERED" UNITS HAD INCREASED TO 1,306 WITH EMPLOYMENT JUMPING TO 22,622. IN THE LATTER YEAR, ESSEX COUNTY CONTAINED 2,224 "COVERED" ESTABLISHMENTS AND 33,850 "COVERED" WORKERS IN THE SMALL SERVICES AND AMUSEMENTS INDUSTRY. (OF THESE APPROXIMATELY TWO-THIRDS OF THE ESTABLISHMENTS AND EMPLOYEES WERE LOCATED WITHIN NEWARK CITY. THE SAME PROPORTIONS PREVAILED IN 1958.

BY BOTH MEASURES NEWARK'S SERVICE INDUSTRY HAS MORE THAN HELD ITS OWN OVER THE 5 YEAR PERIOD. PROPORTIONALLY IT REMAINED THE SAME WHILE THE BASE EXPANDED. THUS, SERVICE INDUSTRY ACTIVITY WITHIN THE CITY HAS EXPANDED ALONG WITH THAT OF THE REMAINDER OF THE COUNTY. THESE FACTORS CLEARLY INDICATE THAT THE CITY CONTINUES TO RETAIN ITS CORE-CITY IMPORTANCE AND ATTRACTION. THE VAST EXPANSION PLANNED FOR THE REGIONAL TRANSPORTATION SYSTEM IN THE CURRENT DECADE WILL UNDOUBTEDLY STRENGTHEN THE CITY'S FUNCTION AS THE CORE OF THE REGION, AND MOST LIKELY, WILL CAUSE A SUBSTANTIAL EXPANSION IN THE CITY'S SERVICE ACTIVITIES AND EMPLOYMENT.

#### COMMUTING PATTERNS

ON A DAILY BASIS, ACCORDING TO 1960 CENSUS DATA, THERE IS AN INFUX OF SOME 118,000 NON-NEWARK RESIDENTS COMING TO WORK IN THE CITY WHEREAS SOME 65,000 NEWARKERS JOURNEY TO JOBS OUTSIDE THE CITY LIMITS. ALMOST SIXTY PER CENT OF THE RESIDENT LABOR FORCE IS OCCUPIED WITHIN THE CITY WHILE TWO OUT OF FIFTEEN WORKING NEWARKERS COMMUTE TO JOBS IN ONE OF THE CONTIGUOUS COMMUNITIES WITHIN ESSEX COUNTY. A SMALLER PROPORTION TRAVELED FURTHER DISTANCES TO OTHER NEW JERSEY COUNTIES AND TO NEW YORK CITY AND STATE.

WHILE NEWARK RESIDENTS ACCOUNT FOR ONLY FORTY-FOUR PER CENT OF THE CITY'S TOTAL DAILY WORK FORCE, ONE PERSON OUT OF EVERY FOUR WORKING IN THE CITY RESIDE ELSEWHERE IN ESSEX COUNTY. UNDOUBTEDLY, A LARGE PROPORTION OF THIS GROUP ARE FORMER RESIDENTS OF NEWARK WHO MIGRATED TO THE SUBURBS BUT RETAINED THEIR EMPLOYMENT IN THE CITY. EIGHTY-ONE PERCENT OF THE WORKERS IN THE CITY RESIDE IN THE SMSA AND EIGHTY-FOUR PERCENT OF THE REMAINDER LIVE IN THE STATE OF NEW JERSEY. THE LARGE MAJORITY OF THE RESIDENT WORK FORCE HAVE POSITIONS AS OPERATIVES, CLERICAL AND SERVICE WORKERS, AND CRAFTSMAN--TRADITIONALLY THE LOWEST PAID END OF THE WAGE SCALE. HALF OF THE RESIDENT WORKERS WHO COMMUTED TO PLACES OUTSIDE THE CITY WERE EMPLOYED IN SOME PHASE OF MANUFACTURING ACTIVITY AND ONE OUT OF FIVE COMMUTING NEWARKERS WORKED IN WHOLESALE OR RETAIL TRADE POSITIONS.

WHILE NEWARK EXPORTS A LARGE NUMBER OF MANUFACTURING WORKERS, IT IMPORTS A LARGE GROUP OF PROFESSIONAL, TECHNICAL, MANAGERIAL AND OFFICE PERSONNEL. THESE COMMUTERS TO NEWARK OUTNUMBER NEWARK RESIDENTS IN SIMILAR OCCUPATIONS. IN ADDITION TO THE GROUPS NOTED ABOVE, COMMUTERS TO THE CITY INCLUDE WORKERS IN MANUFACTURING, WHOLESALE AND RETAIL TRADE, FINANCE, REAL ESTATE, AND TRANSPORTATION.

ALTHOUGH THE ANALYSIS OF COMMUTING PATTERNS TO AND FROM THE CITY DOES NOT YIELD AN ABSOLUTELY CLEAR PICTURE (DUE TO THE LARGE VOLUMES OF BOTH IN-MIGRATION AND OUT-MIGRATION) IT IS CLEAR THAT NEWARK EXPORTS A SUBSTANTIAL NUMBER OF MANUFACTURING WORKERS WHILE IT IMPORTS AN EQUALLY SUBSTANTIAL NUMBER OF PROFESSIONAL PERSONNEL. THESE CHARACTERISTICS SEEM TO INDICATE THE IMPORTANCE OF NEWARK'S CORE-CITY FUNCTIONS FOR THE SURROUNDING REGION AND, AT THE SAME TIME, THE PROBLEMS FACING THE LARGE GROUP OF MANUFACTURING WORKERS (INCLUDING MANY UNSKILLED OR SEMI-SKILLED) LIVING IN THE CITY.

### DEVELOPMENT PROGRAM

WITHIN THE CITY OF NEWARK GOVERNMENTAL AGENCIES, PRIVATE CORPORATIONS, SEMI-PUBLIC CORPORATIONS, AND AGENCIES COMPRISED OF REPRESENTATIVES OF ALL ECONOMIC AND SOCIAL INTERESTS OF THE CITY HAVE DEVELOPED PROGRAMS WHICH SHOULD RESULT IN PROVIDING JOBS FOR SOME OF THE UNEMPLOYED.

EXTENSIVE EFFORTS ARE BEING MADE TO IMPROVE PHYSICAL FACILITIES IN NEWARK. THE CITY GOVERNMENT HAS MADE SUBSTANTIAL FINANCIAL COMMITMENTS TO THE LARGE URBAN RENEWAL AND CAPITAL IMPROVEMENT PROGRAMS. THE STATE OF NEW JERSEY AND THE FEDERAL GOVERNMENT HAVE PLANNED MAJOR HIGHWAY CONSTRUCTION PROJECTS IN NEWARK OVER THE NEXT FEW YEARS, AND THE PLANS OF THE PORT OF NEW YORK AUTHORITY INCLUDE REDEVELOPMENT AND EXPANSION OF PORT AND AIRPORT FACILITIES IN NEWARK.

## IMPROVEMENT OF PHYSICAL FACILITIES

### CAPITAL IMPROVEMENT PROGRAM

NEWARK'S SIX-YEAR CAPITAL PROGRAM COMPLEMENTS OTHER PROGRAMS INCLUDING URBAN RENEWAL IN CREATING THE NECESSARY ENVIRONMENT FOR CONTINUING PRIVATE INVESTMENT IN THE CITY.

THE 1964-1969 CAPITAL PROGRAM INCLUDES A TOTAL OUTLAY OF \$43,000,000 OF WHICH \$7,791,000 IS AUTHORIZED FOR THE 1964 CAPITAL BUDGET. IN ADDITION TO THE CONSTRUCTION OUTLAY, NEWARK HAS SCHEDULED DURING THIS SIX-YEAR PERIOD ALMOST \$24,000,000 OF LOCAL FUNDS FOR THE URBAN RENEWAL PROGRAM. IN SUM, THE CITY HAS PROGRAMMED EXPENDITURES OF \$67,000,000 FOR CAPITAL IMPROVEMENTS IN THE NEXT SIX YEARS. A COPY OF THE 1964-1969 CAPITAL PROGRAM IS FOUND IN THE APPENDIX.

### URBAN RENEWAL PROGRAM

THE THIRTEEN PROPOSED URBAN RENEWAL PROJECTS WITHIN THE CITY CONTEMPLATE ADDING 2,000 ACRES TO THE CITY'S NET SUPPLY OF INDUSTRIALLY ZONED LAND. (AN OUTLINE OF EACH URBAN RENEWAL PROJECT IS ATTACHED AS APPENDIX 4). FROM THE STANDPOINT OF DIRECT IMPROVEMENT OF THE CITY'S ECONOMY THROUGH URBAN RENEWAL, THE INDUSTRIAL RIVER PROJECT IS THE MOST STRIKING BECAUSE OF ITS SCOPE AND MAGNITUDE. THE AIM OF THIS PROJECT IS TO RECLAIM OVER 1,500 ACRES OF THE NEWARK MEADOWS AND PREPARE THE LAND FOR THE DEVELOPMENT OF APPROXIMATELY 20 MILLION SQUARE FEET OF INDUSTRIAL FLOOR AREA. ESTIMATES OF THE EMPLOYMENT WHICH WILL BE GENERATED BY THIS UNDERTAKING VARY FROM 50,000 TO 60,000 NEW JOBS. HOWEVER, THIS PROJECT IS DEPENDENT UPON SUBSTANTIAL IMPROVEMENTS OF THE LAND AND WILL TAKE SEVERAL YEARS BEFORE IT IS COMPLETED.

TO GET THE RECLAMATION OF THE MEADOWLANDS UNDERWAY AND TO ATTAIN THE VAST JOB OPPORTUNITIES PRESENTED BY THIS VENTURE, THE CITY HAS

DECLARED A PORTION OF THE NEWARK MEADOWS A BLIGHTED AREA. AS A CONSEQUENCE, RECLAMATION AND REDEVELOPMENT OF THE AREA WILL BE CARRIED ON UNDER THE PROVISIONS AND WITH THE ASSISTANCE OF THE URBAN RENEWAL PROGRAM. THE CITY HAS ALREADY DECLARED ITS INTENTION TO PROVIDE TAX ABATEMENT (AS PERMITTED BY STATE LAW UNDER THE FOX-LANCE ACT OF 1961) TO STIMULATE PRIVATE DEVELOPMENT IN THE INDUSTRIAL RIVER AREA.

#### HIGHWAY CONSTRUCTION PROGRAM

CONSTRUCTION AND IMPROVEMENTS OF THE INTEGRATED TRANSPORTATION SYSTEM IN NEWARK ARE ESTIMATED TO COST \$170,000,000 SPREAD OVER THE NEXT FEW YEARS. HIGHWAY CONSTRUCTION INCLUDES ROUTE 78, THE MIDTOWN CONNECTOR, (ROUTE 75), THE EAST-WEST FREEWAY, (ROUTE 280), AND MCCARTER HIGHWAY. BASED ON A FORMULA SUPPLIED BY THE NEW JERSEY STATE HIGHWAY DEPARTMENT, THERE WILL BE AN ESTIMATED 8,670 ON-SITE JOBS AND OVER 12,000 OFF-SITE JOBS GENERATED BY HIGHWAY CONSTRUCTION OVER THE COMING YEARS WITHIN THE CITY.

#### PORT AND AIRPORT EXPANSION PROGRAM

THE PLANS OF THE PORT OF NEW YORK AUTHORITY INCLUDE REDEVELOPMENT AND EXPANSION OF NEWARK AIRPORT AND PORT NEWARK IN THE VERY NEAR FUTURE. THESE TWO OPERATIONS, VITAL TO THE ECONOMY OF THE CITY IN TERMS OF EMPLOYMENT AND BUSINESS EXPENDITURES, ENVISION A VAST INCREASE IN PASSENGER CAPACITY AND CARGO HANDLING ACTIVITIES.

SEVEN NEW VESSEL BERTHS WILL EXPAND PORT NEWARK'S CAPACITY FROM 31 TO 38 DEEPWATER BERTHS, TOGETHER WITH THE DEVELOPMENT OF 115 ADDITIONAL ACRES ALONG THE NORTH SIDE OF THE NEW ELIZABETH CHANNEL. CONSTRUCTION OF APPROXIMATELY 3,000,000 SQUARE FEET OF DISTRIBUTION BUILDINGS THROUGHOUT THE SEAPORT WILL INCREASE ANNUAL CARGO CAPACITY TO 6,000,000 TONS, AN INCREASE OF 33 PER CENT OVER 1962. THIS IS AN ADDITIONAL INVESTMENT



BY P.N.Y.A. OF ABOUT \$50,000,000 FOR A TOTAL OF \$125,700,000 SINCE 1948. IN 1962, ABOUT 4,200 PEOPLE WERE EMPLOYED AT PORT NEWARK WITH AN ESTIMATED ANNUAL PAYROLL OF \$23,352,000.

THE REDEVELOPMENT OF NEWARK AIRPORT PLANS THE MODIFICATION AND EXTENSION OF THE EXISTING RUNWAY AND THE CONSTRUCTION OF A NEW PARALLEL RUNWAY TO INCREASE AIRPORT CAPACITY AT LEAST 50 PER CENT. THE PLAN INCLUDES A NEW CENTRAL PASSENGER TERMINAL BUILDING, CONVERSION OF THE EXISTING TERMINAL TO AN AIRCRAFT HANGER, NEW CARGO HANDLING FACILITIES AND A FUEL STORAGE AREA. EMPLOYMENT AND PAYROLL WILL BE INCREASED TO AN ESTIMATED 8,000 PEOPLE EARNING \$73,000,000 A YEAR. MORE THAN 4,600 PEOPLE EARNED \$36,000,000 IN 1963.

#### COMMUNITY ACTION PROGRAMS

IN ADDITION TO FOREGOING PROGRAMS AIMED AT PROVIDING JOBS THROUGH IMPROVEMENT OF PRIVATE AND PUBLIC PHYSICAL FACILITIES, NEWARK HAS MANY COMMUNITY ORGANIZATIONS WHICH ARE USING OTHER TYPES OF TECHNIQUES TO PROVIDE JOBS FOR THE UNEMPLOYED.

TWO APPROACHES TO LOCAL UNEMPLOYMENT PROBLEM ARE VERY RECENT IN ORIGIN AND ARE STILL IN THE INITIAL STAGES OF IMPLEMENTATION. THESE NEW ORGANIZATIONS ATTEMPT TO PROVIDE SOLUTIONS FOR UNEMPLOYMENT ARE THE BUSINESS AND INDUSTRIAL COORDINATING COUNCIL AND THE NEWARK AREA REDEVELOPMENT CORPORATION.

#### BUSINESS AND INDUSTRIAL COORDINATING COMMITTEE

AS AN OUTGROWTH OF EMPLOYMENT REQUESTS BY CIVIL RIGHTS ORGANIZATIONS THE BICC WAS FORMED DURING THE SUMMER OF 1963. THE COMMITTEE IS COMPRISED PRINCIPALLY OF REPRESENTATIVES OF CIVIL RIGHTS ORGANIZATIONS AND BUSINESS ORGANIZATIONS.

THE COMMITTEE'S PROGRAM IS DESIGNED TO PROVIDE JOBS FOR MEMBERS OF MINORITY GROUPS THROUGH A COOPERATIVE EFFORT OF BUSINESSMEN IN RELATING JOB OPENINGS THAT EXIST AND CIVIL RIGHTS ORGANIZATIONS IN PROVIDING PEOPLE FOR VACANCIES. THE BICC IS ALSO ACTIVELY ENGAGED IN UPGRADING THE EMPLOYMENT LEVELS OF MINORITY GROUP MEMBERS HOLDING JOBS AND IN PROVIDING TRAINING FOR THE UNEMPLOYED.

#### NEWARK AREA REDEVELOPMENT CORPORATION

ANOTHER OF THE COMMUNITY WIDE APPROACHES TO LOCAL UNEMPLOYMENT IS THAT TAKEN BY THE NEWARK AREA REDEVELOPMENT CORPORATION. THIS ORGANIZATION WAS CREATED TO HELP DEVELOP SOLUTIONS TO UNEMPLOYMENT AMONG NEWARK RESIDENTS.

THE PRINCIPAL ACTIVITY OF THE CORPORATION IS THAT OF ADMINISTERING A PROGRAM DESIGNED TO PROVIDE JOBS FOR UNEMPLOYED PERSONS BY PROVIDING MANAGEMENT CONSULTING SERVICES TO SMALL FIRMS WHICH GIVE EVIDENCE OF SOUND BUSINESS GROWTH. THE FINANCING OF THIS PROGRAM IS BEING MADE AVAILABLE THROUGH A TECHNICAL ASSISTANCE GRANT OF \$74,175 FROM THE AREA REDEVELOPMENT ADMINISTRATION.

THE NEWARK AREA REDEVELOPMENT CORPORATION IS THE OFFICIAL AGENCY DESIGNATED BY THE MAYOR OF NEWARK TO COORDINATE THE VARIOUS PROGRAMS SPONSORED BY THE AREA REDEVELOPMENT ADMINISTRATION.

THE NEWARK AREA REDEVELOPMENT CORPORATION INCLUDES IN ITS MEMBERSHIP REPRESENTATIVES OF GOVERNMENT AGENCIES, EDUCATIONAL INSTITUTIONS, CIVIL RIGHTS GROUPS, LABOR UNIONS, FINANCIAL INSTITUTIONS, COMMUNITY ORGANIZATIONS, BUSINESS ORGANIZATIONS, AND WELFARE AGENCIES.

#### AGENCIES AND ORGANIZATIONS PROVIDING SERVICES TO INDUSTRY

SUPPLEMENTING THE PHYSICAL IMPROVEMENT OF NEWARK AND THE NEW COMMUNITY APPROACHES TO UNEMPLOYMENT ARE THE ACTIVITIES OF MANY PRIVATE ORGANIZATIONS WHICH EXIST PRIMARILY TO PROVIDE SERVICES TO INDUSTRY.

THE ACTIVITY OF ORGANIZATIONS PROVIDING SERVICES TO INDUSTRY ARE ESPECIALLY IMPORTANT BECAUSE A SIGNIFICANT PART OF LOCAL ECONOMIC GROWTH IS EXPECTED TO OCCUR WITHIN PRIVATE INDUSTRY.

AMONG THE ORGANIZATIONS PROVIDING SERVICES TO INDUSTRY ARE:

COMMERCE AND INDUSTRY ASSOCIATION OF NEWARK

INCLUDED IN THE MANY ACTIVITIES OF THE LOCAL CHAMBER OF COMMERCE ARE TRIPS TO AIR FIRMS IN RENTING, PURCHASING OR BUILDING OFFICE SPACE AND TO ASSIST LOCAL INDUSTRIES FACED WITH PARTICULAR PROBLEMS SUCH AS RELOCATION.

NEWARK INDUSTRIAL DEVELOPMENT COMMISSION

THIS IS AN OFFICIAL CITY AGENCY THAT PROVIDES GOVERNMENTAL AND PRIVATE ASSISTANCE TO NEW INDUSTRIES OR EXPANSION OF OLD INDUSTRIES. THE COMMISSION ALSO PROMOTES THE SALE AND DEVELOPMENT OF CITY OWNED LAND PARTICULARLY INDUSTRIAL URBAN RENEWAL AREAS.

GREATER NEWARK DEVELOPMENT COUNCIL

THE COUNCIL IS COMPRISED OF HIGH LEVEL NEWARK BUSINESS LEADERS WHO SUPPORT THE GROWTH OF NEWARK BY PROVIDING THE FINANCIAL SUPPORT OF LARGE FINANCE AND SERVICE INDUSTRIES FOR LOCAL ECONOMIC DEVELOPMENT ACTIVITIES.

PUBLIC SERVICE ELECTRIC AND GAS COMPANY

PUBLIC SERVICE HELPS INDUSTRIES THAT ARE CONSIDERING A MOVE BY PROVIDING PROFESSIONAL HELP IN SITE LOCATION, LOCATION SURVEYS, AND RELATED PROBLEMS. THEY PROVIDE INTRODUCTION OF PRINCIPALS OR AGENTS TO SOURCES OF FINANCING, CONSTRUCTION, ENGINEERING, SERVICES, GOVERNMENT AGENCIES AND OFFICIALS AND ASSISTANCE IN NEGOTIATIONS WITH PERSONS OR AGENCIES INVOLVED.

NEW JERSEY STATE CHAMBER OF COMMERCE

THE STATE CHAMBER PROMOTES A FAVORABLE ATTITUDE TOWARDS BUSINESSES ON THE PART OF THE STATE ADMINISTRATION AND LEGISLATURE.

### SMALL BUSINESS ADMINISTRATION

EARLY IN 1964 THE SMALL BUSINESS ADMINISTRATION ESTABLISHED A BRANCH OFFICE IN NEWARK. THIS OFFICE MAKES LOANS TO SMALL MANUFACTURERS, RETAILERS, AND SERVICE ESTABLISHMENTS. THESE LOANS (WHICH CAN BE MADE ONLY WHEN FINANCING IS NOT OTHERWISE AVAILABLE ON REASONABLE TERMS) ARE FOR SUCH PURPOSES AS BUSINESS CONSTRUCTION, CONVERSION OR EXPANSION; PURCHASE OF EQUIPMENT, AND SUPPLYING WORKING CAPITAL. THIS AGENCY ALSO PROVIDES MANAGEMENT COUNSELING AND CO-SPONSORS MANAGEMENT COURSES AND CONFERENCES.

### PRIVATE FINANCIAL INVESTMENT CAPABILITIES

SUCCESS IN SECURING INDUSTRIAL AND COMMERCIAL LOANS UNDER THE AREA REDEVELOPMENT ACT IS DEPENDENT, TO A GREAT EXTENT, ON THE AVAILABILITY OF PRIVATE INVESTMENT CAPITAL TO SUPPLEMENT THE LOANS ADVANCED BY THE FEDERAL GOVERNMENT. MAJOR SOURCES OF PRIVATE INVESTMENT IN THE CITY OF NEWARK ARE COMMERCIAL BANKS, SAVINGS BANKS, LIFE INSURANCE COMPANIES, DEVELOPMENT CORPORATIONS AND SMALL BUSINESS INVESTMENT COMPANIES.

A BRIEF DESCRIPTION FOLLOWS SHOWING THE FINANCIAL STATUS OF MOST OF THE FINANCIAL INSTITUTIONS IN NEWARK. THIS INFORMATION IS BEING RELATED TO MEASURE THE EXTENT OF POTENTIAL LOCAL PRIVATE CAPITAL AVAILABLE FOR POSSIBLE PARTICIPATION IN THE ECONOMIC DEVELOPMENT AND GROWTH OF NEWARK. AN ANALYSIS OF THE ACTUAL PRIVATE CAPITAL WHICH MAY BE AVAILABLE, DIRECTLY FOR PARTICIPATION IN THE ARA PROGRAM WILL BE OFFERED IN SUBSEQUENT REVISIONS OF NEWARK'S OVERALL ECONOMIC DEVELOPMENT PROGRAM.

# FINANCIAL INSTITUTIONS IN CITY OF NEWARK

<u>COMMERCIAL BANKS:</u> (AS OF 6/30/63)	<u>ASSETS</u>	<u>DEPOSITS</u>	<u>LOANS AND DISCOUNTS</u>
	- - - - - IN MILLIONS - - - - -		
FIDELITY UNION TRUST COMPANY	\$ 580	\$ 510	\$ 262
NATIONAL STATE BANK OF NEWARK	527	449	197
NATIONAL NEWARK AND ESSEX BANK	428	380	167
BANK OF COMMERCE	60	55	31
BROAD NATIONAL BANK	16	15	10
	<u>\$1,611</u>	<u>\$1,409</u>	<u>\$ 667</u>

<u>SAVINGS BANKS:</u> (AS OF 6/30/63)	<u>ASSETS</u>	<u>DEPOSITS</u>	<u>LOANS</u>
	- - - - - IN MILLIONS - - - - -		
THE HOWARD SAVINGS INSTITUTION	\$ 559	\$ 505	\$ 385
UNITED STATES SAVINGS BANK OF NEWARK	181	166	139
	<u>\$ 740</u>	<u>\$ 671</u>	<u>\$ 524</u>

6/30/63	IN NEWARK	IN	NEWARK AS %
<u>SUMMARY OF BANKING INSTITUTIONS:</u>	<u>(FROM ABOVE)</u>	<u>NEW JERSEY</u>	<u>OF N.J.</u>
TOTAL NUMBER OF BANKS, COMMERCIAL AND SAVINGS	7	262	2.7%
TOTAL ASSETS, ALL BANKS (MILLIONS)	\$2,350	\$11,154	21.1
TOTAL DEPOSITS, ALL BANKS (MILLIONS)	\$2,079	\$10,040	20.7

LIFE INSURANCE COMPANIES: (AS OF 12/31/62)	<u>TOTAL ADMITTED ASSETS</u>
	- - IN MILLIONS - -
PRUDENTIAL INSURANCE COMPANY OF AMERICA	\$18,622
MUTUAL BENEFIT LIFE INSURANCE COMPANY	1,990
AMERICAN INTERSTATE LIFE INSURANCE COMPANY	2
MOTOR CLUB OF AMERICA LIFE INSURANCE COMPANY	1 1/2
	<u>\$20,616</u>

12/31/62	IN NEWARK	IN	NEWARK AS
<u>SUMMARY OF LIFE INSURANCE COMPANIES</u>	<u>(FROM ABOVE)</u>	<u>UNITED STATES</u>	<u>% OF U.S.</u>
TOTAL ADMITTED ASSETS, ALL LIFE INSURANCE COMPANIES (MILLIONS)	\$20,616	\$141,166	14.6%

BANK DEBITS TO INDIVIDUAL ACCOUNTS, \* 1952 - 1962

	<u>CITY OF</u> <u>NEWARK</u>	<u>CITY OF</u> <u>ELIZABETH</u>	<u>TOWN OF</u> <u>MONTECLAIR</u>
	- - - -	IN MILLIONS	- - - -
1962	\$21,369	\$ 3,549	\$ 875
1961	20,631	2,980	811
1960	17,425	2,796	832
1959	15,999	2,620	822
1958	14,393	2,264	669
1957	14,010	2,214	681
1956	13,751	2,133	677
1955	13,336	1,949	644
1954	12,819	1,711	618
1953	13,071	1,567	601
1952	12,570	1,481	613

\* BANK DEBITS SERIES ARE AVAILABLE ONLY FOR THREE MUNICIPALITIES IN THE NORTHEASTERN PART OF THE STATE, AS SHOWN.

IN ADDITION TO MAJOR FINANCIAL INSTITUTIONS NOTED PREVIOUSLY, THE FOLLOWING ORGANIZATIONS FORM AN IMPORTANT SEGMENT OF THE PRIVATE FINANCIAL RESOURCES AVAILABLE IN NEWARK.

NEW JERSEY BUSINESS DEVELOPMENT CORPORATION

54 PARK PLACE, NEWARK, NEW JERSEY

ARRANGES FINANCING TO ATTRACT NEW BUSINESS INTO THE STATE, ASSISTS EXISTING BUSINESS TO REMAIN IN NEW JERSEY AND ASSISTS IN DEVELOPMENT OF NEW ENTERPRISES. ITS PURPOSE IS TO PROVIDE A MEANS FOR MAKING LOANS TO BUSINESS WHERE USUAL FINANCIAL SOURCES ARE NOT AVAILABLE.

ESSEX SMALL BUSINESS INVESTMENT COMPANY

744 BROAD STREET, NEWARK, NEW JERSEY

MAXIMUM INDIVIDUAL LOAN: \$60,000.

FIRST SMALL BUSINESS INVESTMENT CORPORATION OF NEW JERSEY

810 BROAD STREET, NEWARK, NEW JERSEY

MAXIMUM INDIVIDUAL LOAN: \$500,000.

GARDEN STATE SMALL BUSINESS INVESTMENT COMPANY

1180 RAYMOND BOULEVARD, 31ST FLOOR, NEWARK, NEW JERSEY

MAXIMUM INDIVIDUAL LOAN: \$60,000.

IN ADDITION TO PRIVATE FINANCIAL RESOURCES, THE CITY HAS ALREADY EXPRESSED ITS INTENTION TO MAKE AVAILABLE TAX ABATEMENT, UNDER THE FOX-LANCE ACT, AS AN INCENTIVE FOR PRIVATE DEVELOPMENT.

THE FOX-LANCE ACT PROVIDES THAT IN BLIGHTED AREAS AN URBAN RENEWAL CORPORATION (40:55C-40 ET. SEQ.), INSTEAD OF REAL ESTATE TAXES, MAY PAY 15 PER CENT OF GROSS RENT OR 2 PER CENT OF COST OF LAND AND BUILDINGS EACH YEAR FOR 15 YEARS. THIS IS UNDER A CONTRACT BETWEEN THE OWNER AND THE CITY PROVIDES KNOWN AND STABLE TAX PAYMENTS DURING THE 15 YEAR PERIOD. AT THESE RATES BUSINESS TAXES IN THE NEWARK AREA ARE COMPARABLE TO LOCAL PROPERTY TAXES IN SIMILAR LOCATIONS.

## YOUTH AND EDUCATION ACTIVITIES

THE FIRST SECTION OF THIS REPORT CLEARLY SHOWS THE SERIOUS EDUCATIONAL PROBLEMS IN THE CITY OF NEWARK. THERE ARE MANY COMMUNITY ACTIONS BEING IMPLEMENTED TO HELP SOLVE THESE PROBLEMS. ALTHOUGH EXACT FIGURES FOR THE NUMBER OF UNEMPLOYED YOUNG WORKERS ARE NOT AVAILABLE, IT IS BELIEVED THAT THE HIGHER INCIDENCE OF UNEMPLOYMENT FOR YOUNGER WORKERS, FOUND IN OTHER AREAS, IS TRUE FOR NEWARK. FOLLOWING IS A SUMMARY OF THE PROGRAMS AIMED AT SOLVING ECONOMIC AND SOCIAL PROBLEMS OF YOUNG PEOPLE:

### MAYOR'S COMMITTEE ON YOUTH

THIS COMMITTEE IS COMPOSED OF INDIVIDUALS FROM VARIOUS PRIVATE AND PUBLIC AGENCIES WHOSE WORK INVOLVES DEALING WITH YOUTH ACTIVITIES. ITS PURPOSE IS PRINCIPALLY THAT OF COORDINATION AND BETTER COMMUNICATION BETWEEN THE VARIOUS AGENCIES THAT SERVE YOUTH.

### SOUTH SIDE PROJECT - EXPANDING OPPORTUNITIES FOR YOUTH

THIS PROJECT IS INVOLVED IN THE CONSTRUCTION OF AN OVERALL COMPREHENSIVE PLAN TO STUDY THE EFFECTS OF EXPERIMENTAL PROGRAMMING ON A SPECIFIC NEIGHBORHOOD AND ITS SCHOOLS. IT IS A COOPERATIVE EFFORT OF RUTGERS UNIVERSITY AND ITS URBAN STUDIES CENTER, THE NEWARK BOARD OF EDUCATION, THE WELFARE FEDERATION AND THE CITY OF NEWARK.

### MAYOR'S COMMITTEE ON UNEMPLOYED OUT-OF-SCHOOL YOUTH

THIS COMMITTEE IS CHARGED WITH THE RESPONSIBILITY OF WORKING ON THE PROBLEMS AND PROGRAMS OF UNEMPLOYED AND OUT-OF-SCHOOL YOUTHS WITH THE EMPHASIS ON THE DROPOUT STUDENT.



### YOUTH CAREER DEVELOPMENT CENTER

THE YOUTH CAREER DEVELOPMENT CENTER IS THE NAME GIVEN TO THE FEDERAL PROJECT INITIATED IN APRIL, 1962, IN THE AREA OF UNEMPLOYED AND OUT-OF-SCHOOL YOUTH. THE CENTER HAS IDENTIFIED OVER 10,000 YOUNG PEOPLE WHO ARE EITHER UNEMPLOYED OR WHO HAVE DROPPED OUT OF SCHOOL AND HAS PARTICIPATED IN THE INITIATION OF TRAINING PROGRAMS TO ASSIST YOUTHS IN DEVELOPING SKILLS LEADING TO NEW JOB OPPORTUNITIES.

### NORTHERN STUDENT MOVEMENT TUTORIAL CLASS

THIS PROGRAM SPONSORED BY THE NORTHERN STUDENT MOVEMENT WITH SUPPORT FROM THE COUNCIL OF SOCIAL AGENCIES AND THE NEWARK BOARD OF EDUCATION INVOLVES TUTORING OF NEWARK HIGH SCHOOL STUDENTS BY COLLEGE STUDENTS ON A VOLUNTEER BASIS.

THE NEWARK BOARD OF EDUCATION HAS BEEN ACTIVE IN DEALING WITH THE PROBLEMS OF THE YOUTHS OF THE CITY THROUGH THE INITIATION OF HIGH SCHOOL ENCOURAGEMENT THROUGH MODELING. RECENTLY HAS OFFERED, A PILOT PROJECT, IN COOPERATION WITH THE NEWARK BOARD OF EDUCATION, TO A LIMITED NUMBER OF CHILDREN, FROM DEPRIVED ENVIRONMENTS, TO A MORE VARIED, CULTURAL EXPERIENCE AND OBSERVE THE EFFECT ON THEIR FUTURE EDUCATIONAL PURSUITS.

AN INTERESTING PROGRAM WITH BENEFICIAL RESULTS WAS UNDERTAKEN BY THE CITY IN A STEP-UP "CRASH PROGRAM" CENTERING ON THE DROP-OUT AND AT-PARTIAL-ENROLLMENT RATE. AN ESTIMATED TWO-THIRDS

OF THESE, RETURNED TO SCHOOL. OF THESE, 60 PER CENT ACTUALLY REPORTED WHEN SCHOOL REOPENED.

NEWARK HAS TWO SCHOOLS FOR RETARDED AND DISABLED CHILDREN. A PROJECT IS UNDERWAY THAT WILL PLACE HANDICAPPED YOUTH IN JOBS, MARKING

THE FIRST EFFORT IN THE CITY SCHOOL SYSTEM TO PROVIDE SUCH OPPORTUNITIES FOR THIS GROUP.

VOCATIONAL TRAINING PROGRAMS 1963 1964

THE MANPOWER DEVELOPMENT AND TRAINING PROGRAM IS BEING ADMINISTERED THROUGH THE ESSEX COUNTY VOCATIONAL SCHOOLS. FOLLOWING IS A LIST OF COURSES GIVEN DURING 1963-64 AND THOSE PROPOSED COURSES THAT HAVE NOT YET BEEN APPROVED. IN MOST INSTANCES THE TITLES ADEQUATELY DESCRIBE COURSE CONTENTS. THE OMNIBUS PROGRAM LISTED UNDER THE HEADING OF PROPOSED PROGRAMS CONSISTS OF THIRTEEN SEPARATE COURSES IN PRE-VOCATIONAL AND VOCATIONAL TRAINING.

IN FUTURE REVISIONS TO THE OEDP AN EVALUATION WILL BE INCLUDED DISCUSSING RESULTS OF MDTA PROGRAMS IN MEETING THE UNEMPLOYMENT PROBLEMS IN NEWARK.

MANPOWER DEVELOPMENT AND TRAINING PROGRAMSNEWARK, NEW JERSEY

1963-64

COURSE	ENROLLED	COMPLETED	STATUS
TRACER, ENTRY	37	25	COMPLETED
MACHINE OPERATION	109	67	COMPLETED
GRINDER, ENTRY	26	21	COMPLETED
WAITER-WAITRESS, Y.C.D.C.	13	7	SUSPENDED
AUTOMATIC SCREW MACHINE OPERATOR	21	14	COMPLETED
CLERK-TYPIST, REF.	46	36	COMPLETED
HARD ATTENDANT, Y.C.D.C.	41	29	SUSPENDED
AUTO MECHANIC HELPER	29	5	SEC. 2 IN OPER.
AUTOMOBILE BODY REPAIRMAN	24	5	SEC. 2 IN OPER.
CLERK-TYPIST, ENTRY	31	15	COMPLETED
CLERK-TYPIST, ENTRY, Y.C.D.C.	46	36	COMPLETED
CLERK-STENO, ENTRY	19		IN OPERATION
AUTO BODY REPAIRMAN	18		IN OPERATION

SUBMITTED TO STATE DEPARTMENT FOR APPROVAL

CHEMIST, ASST.  
BOOKKEEPING MACHINE OPERATOR

## PROPOSED PROGRAMS

PAINTERS (APPROVED)  
MEAT CUTTERS  
OMNIBUS PROGRAM  
ELECTRICAL APPLIANCE REPAIRMAN

COLLEGE AND UNIVERSITY PROGRAMS IN NEWARK

NEWARK COLLEGE OF ENGINEERING

UNDERGRADUATE AND GRADUATE DEGREE PROGRAMS IN CIVIL, CHEMICAL, MECHANICAL, INDUSTRIAL AND ELECTRICAL ENGINEERING, DAY AND EVENING.

NEWARK COLLEGE OF ENGINEERING RESEARCH FOUNDATION

PROGRAMS "TO HELP STRENGTHEN AND ENCOURAGE SCIENCE AND ENGINEERING EDUCATION",  
SERVES INDUSTRY BY INVESTIGATING SPECIAL INDUSTRIAL PROBLEMS.

SETON HALL UNIVERSITY

UNDERGRADUATE PROGRAMS IN ARTS AND SCIENCES AND BUSINESS ADMINISTRATION, EVENING

LAW PROGRAM, DAY AND EVENING

RUTGERS - THE STATE UNIVERSITY

COLLEGE OF ARTS AND SCIENCES

UNDERGRADUATE ARTS AND SCIENCES PROGRAMS, DAY

SCHOOL OF BUSINESS

GRADUATE DEGREE PROGRAMS IN BUSINESS ADMINISTRATION AND PUBLIC ACCOUNTING, DAY AND EVENING

SCHOOL OF LAW

LAW PROGRAMS, DAY

UNIVERSITY COLLEGE

UNDERGRADUATE PROGRAMS IN ARTS AND SCIENCES AND BUSINESS ADMINISTRATION, EVENING

UNIVERSITY EXTENSION DIVISION

EVENING PROGRAM

JUNE, 1964

NEWARK AREA REDEVELOPMENT CORPORATION MEMBERSHIP

DR. THOMAS J. REYNOLDS (CHAIRMAN)  
PROFESSOR, RUTGERS UNIVERSITY  
SCHOOL OF EDUCATION

J. E. ALMA FLAGG  
VICE PRINCIPAL  
GARFIELD ELEMENTARY SCHOOL

DR. GEORGE W. MORGENROTH  
DIRECTOR OF ESSEX COUNTY  
VOCATIONAL SCHOOLS

ABE MORGANSTERN, DIRECTOR  
RESEARCH DISTRICT 3  
INT'L. UNION OF ELECTRICAL,  
RADIO & MACHINE WORKERS AFL-CIO

WILLIAM HOLMES, MANAGER  
KLEIN'S DEPARTMENT STORE

EDWARD J. LENIHAN, MANAGER  
AREA DEVELOPMENT  
PUBLIC SERVICE ELEC. & GAS CO.

WILLIAM H. KEITH, PRESIDENT  
NATIONAL STATE BAI

JAMES PAWLEY  
URBAN LEAGUE

MARVIN ROBINSON, MANAGER  
PERSONNEL DEPARTMENT  
PRUDENTIAL INS. CO.

SIMEON F. MOSS  
N.J. DEPT. OF LABOR & INDUSTRY

MR. F. A. RAMSEUR  
NO. CAROLINA MUTUAL INS. CO.

PAUL BUSSE  
FORD FOUNDATION

DR. HARRY F. STARK  
EXECUTIVE DIRECTOR  
BUREAU OF ECONOMIC RESEARCH  
RUTGERS UNIVERSITY

LOUIS DANZIG, EXEC. DIR.  
NEWARK HOUSING AUTHORITY

MRS. MARIE GONZALEZ  
PUERTO RICAN SPECIALIST  
NEWARK HUMAN RIGHTS COMM.

JOHN J. EGAN  
ATTORNEY-AT-LAW

MATTHEW STEVENS, EXEC. SECY. TREAS.  
ESSEX WEST HUDSON LABOR COUNCIL

WILBUR PARKER, BUDGET OFFICER  
CITY OF NEWARK

FRED EWING, DIRECTOR  
BUREAU OF MUNICIPAL RESEARCH

RICHARD DONOVAN  
WELFARE FEDERATION

ANTHONY PAZOS  
REAL ESTATE AND INSURANCE

HARRY MC DOWELL  
DIRECTOR  
DEPARTMENT OF FINANCE  
CITY OF NEWARK

HERBERT BERGEN, MANAGER  
NEWARK OFFICE-DIV. OF  
EMPLOYMENT SECURITY

LOUIS VEHLING, PRESIDENT  
ESSEX COUNTY BUILDING AND  
CONSTRUCTION TRADES  
COUNCIL

JOHN T. STICKNEY  
VICE PRESIDENT  
PUBLIC RELATIONS AND  
BUSINESS DEVELOPMENT  
DEPARTMENT  
FIDELITY UNION TRUST CO.

BRUNO MANCUSO,  
ASST. VICE PRESIDENT  
BANK OF COMMERCE

WILLIAM O'TOOLE  
SHEET METAL WORKERS UNION

JAMES HERMISTON  
VICE PRESIDENT  
NATIONAL NEWARK &  
ESSEX BANK

D. KENNETH SIAS  
VICE PRESIDENT  
NATIONAL STATE BANK

FRANK SCHLESINGER  
REAL ESTATE

DAVID HOUSTON  
REAL ESTATE

HARRY J. CALLAGHAN (STAFF)  
PROGRAM DIRECTOR

GREGORY COLEMAN (STAFF)  
EXECUTIVE SECRETARY

JANET L. OGDEN (STAFF)  
CLERK-STENOGRAPHER

NEWARK AREA REDEVELOPMENT CORPORATION

THIS IS TO CERTIFY THAT WE THE UNDERSIGNED APPOINTED BY THE MAYOR OF THE CITY OF NEWARK AS MEMBERS OF THE AREA REDEVELOPMENT CORPORATION AND DESIGNATED AND APPOINTED BY THE MAYOR TO ACT AS THE FIRST TRUSTEES OF THE CORPORATION DO HEREBY ASSOCIATE OURSELVES TOGETHER IN ORDER TO CARRY ON THE PURPOSES ORIGINALLY CONTEMPLATED FOR THE CORPORATION, AND HAVE EXECUTED THIS CERTIFICATE UNDER AND BY VIRTUE OF THE STATUTE IN SUCH CASE MADE AND PROVIDED, BEING R S TITLE 15, CHAPTER 1, ENTITLED: "CORPORATIONS AND ASSOCIATIONS NOT FOR PROFIT",

FIRST: THE NAME AND TITLE BY WHICH THIS CORPORATION IS TO BE KNOWN IN LAW IS, NEWARK AREA REDEVELOPMENT CORPORATION.

SECOND: THE LOCATION OF THE PRINCIPAL OFFICE IS NEWARK, NEW JERSEY.

THIRD: THE LOCATION OF THE STATUTORY OFFICE AND THE NAME AND POST OFFICE ADDRESS OF THE AGENT OF THE CORPORATION IN THIS STATE UPON WHOM PROCESS AGAINST IT MAY BE SERVED IS, JOHN J. EGAN, #11 COMMERCE STREET, IN THE CITY OF NEWARK, COUNTY OF ESSEX.

FOURTH: THE PURPOSES FOR WHICH THIS CORPORATION IS TO BE FORMED, AND THE BUSINESS AND THE OBJECTS TO BE CARRIED ON AND PROMOTED BY IT, ARE AS FOLLOWS:

A. TO ESTABLISH AN EFFECTIVE PROGRAM TO ALLEVIATE CONDITIONS OF SUBSTANTIAL AND PERSISTENT UNEMPLOYMENT AND UNDEREMPLOYMENT IN THE CITY OF NEWARK BY CREATING NEW EMPLOYMENT OPPORTUNITIES AND BY EXPANDING NEW AND EXISTING FACILITIES AND RESOURCES.

B. TO SEEK SUCH FINANCIAL ASSISTANCE FROM THE FEDERAL GOVERNMENT, THE STATE OF NEW JERSEY, PRIVATE INDIVIDUALS TO CARRY OUT THE PURPOSES OF

C. TO STIMULATE LOCAL INITIATIVE AND TOTAL COMMUNITY SUPPORT AND ACTIVE PARTICIPATION IN ORDER TO MAKE THE AREA REDEVELOPMENT PROGRAM SUCCESSFUL.

D. TO RECEIVE AND ADMINISTER GRANTS FROM GOVERNMENTAL AGENCIES AND/OR PRIVATE FOUNDATIONS AND INDIVIDUALS.

E. TO PROVIDE A VEHICLE AS WELL AS THE MEANS AND FACILITIES FOR COOPERATION AMONG TWO AND/OR MORE PRIVATE OR PUBLIC AGENCIES FOR THE PURPOSE OF PLANNING AND DEVELOPING DEMONSTRATION PROJECTS IN THE AREAS OF NEWARK'S ECONOMIC REDEVELOPMENT.

F. TO SOLICIT, RECEIVE AND HOLD MONEY AND OTHER PROPERTY, REAL OR PERSONAL, WHETHER THE SAME BE ACQUIRED BY GIFT, DEVISE, BEQUEST OR OTHERWISE, AND TO MAKE SUCH DISBURSEMENT AND DISTRIBUTION THEREOF FROM TIME TO TIME AS MAY BE DETERMINED BEST IN THE GENERAL INTEREST OF DEVELOPING PLANS AND PROGRAMS FOR THE ECONOMIC REDEVELOPMENT OF THE CITY OF NEWARK.



FIFTH: THE CHARTER OF THIS CORPORATION SHALL BE PERPETUAL.

SIXTH: THE AFFAIRS OF THE CORPORATION SHALL BE MANAGED, SUBJECT TO THE BY-LAWS, BY A BOARD OF SEVEN TRUSTEES. THE PERSONS WHO ARE DESIGNATED AND APPOINTED BY THE MAYOR OF THE CITY OF NEWARK TO ACT AS THE FIRST TRUSTEES OF THE CORPORATION ARE:

PAUL BUSSE, MANAGER  
CITY OF NEWARK  
CITY HALL, N.J.

HERBERT BERGEN  
DIV. EMPLOYMENT SECURITY  
ONE CLINTON STREET  
NEWARK, N.J.

JAMES HERMISTON  
VICE PRESIDENT  
NATIONAL NEWARK & ESSEX BANK  
744 BROAD STREET  
NEWARK, NEW JERSEY

WILLIAM C. HOLMES, MANAGER  
KLEIN'S DEPARTMENT STORE  
689 BROAD STREET  
NEWARK, N.J.

EDWARD J. LENIHAN  
PUBLIC SERVICE ELEC. & GAS CO.  
60 PARK PLACE  
NEWARK, N.J.

ABE MORGANSTERN, DIRECTOR OF  
RESEARCH I.U.E.  
21 FULTON STREET  
NEWARK, N.J.

THOMAS J. REYNOLDS, PROFESSOR  
RUTGERS UNIVERSITY  
18 WASHINGTON PLACE  
NEWARK, N.J.

SEVENTH: THE CORPORATION SHALL PURSUANT TO THE STATUTE AFORESAID, HAVE POWER:

1. TO HAVE PERPETUAL SUCCESSION BY ITS CORPORATE NAME;
2. TO SUE AND BE SUED AND TO COMPLAIN AND DEFEND IN ANY COURT;
3. TO MAKE AND USE A COMMON SEAL AND ALTER THE SAME AT PLEASURE;
4. TO CHOOSE SUCH OFFICERS, MANAGERS, AND AGENTS AS THE BUSINESS OF THE CORPORATION MAY REQUIRE;

5. TO MAKE BY-LAWS FOR THE MANAGEMENT OF ITS PROPERTY AND THE REGULATION OF ITS AFFAIRS;

6. TO CONTRACT AND BE CONTRACTED WITH;

7. TO TAKE AND HOLD BY LEASE, PURCHASE, GIFT, GRANT, DEVISE, OR BEQUEST, ANY PROPERTY, REAL OR PERSONAL, NECESSARY OR DESIRABLE FOR ATTAINING THE OBJECTS OR CARRYING INTO EFFECT THE PURPOSE OF THE CORPORATION;

8. TO TRANSFER AND CONVEY ITS REAL AND PERSONAL PROPERTY;

9. TO EXERCISE ANY CORPORATE POWERS NECESSARY OR INCIDENTAL TO THE EXERCISE OF THE POWERS ABOVE ENUMERATED.

EIGHTH: THE BOARD OF TRUSTEES SHALL HAVE THE POWER TO MAKE, ALTER AND AMEND THE BY-LAWS OF THE CORPORATION.

IN WITNESS WHEREOF, WE, THE INCORPORATORS, HAVE  
HERELUNTO SET OUR HANDS AND SEALS THIS                      DAY OF  
1964.

SIGNED, SEALED AND DELIVERED  
IN THE PRESENCE OF:

_____	HERBERT BERGEN
_____	PAUL BUSSE
_____	JAMES HERMISTON
_____	WILLIAM C. HOLMES
_____	EDWARD J. LENIHAN
_____	ABRAHAM MORGANSTERN
_____	THOMAS J. REYNOLDS

BY-LAWS  
OF  
NEWARK AREA REDEVELOPMENT CORPORATION

ARTICLE I

THE PRINCIPAL OFFICES OF THE CORPORATION IN THE STATE OF NEW JERSEY SHALL BE LOCATED IN THE CITY OF NEWARK, COUNTY OF ESSEX. THE CORPORATION MAY HAVE SUCH OTHER OFFICES WITHIN THE CITY OF NEWARK AS THE BOARD OF TRUSTEES MAY DETERMINE OR AS THE AFFAIRS OF THE CORPORATION MAY REQUIRE FROM TIME TO TIME.

THE CORPORATION SHALL HAVE AND CONTINUALLY MAINTAIN IN THE CITY OF NEWARK A REGISTERED OFFICE AND A REGISTERED AGENT WHOSE OFFICE IS IDENTICAL WITH SUCH REGISTERED OFFICE. THE REGISTERED OFFICE MAY BE BUT NEED NOT BE IDENTICAL WITH THE PRINCIPAL OFFICE IN THE CITY OF NEWARK, AND THE ADDRESS OF THE REGISTERED OFFICE MAY BE CHANGED FROM TIME TO TIME BY THE BOARD OF TRUSTEES.

ARTICLE II MEMBERS

THE MEMBERS OF THE CORPORATION SHALL BE THE TRUSTEES OF THE CORPORATION WHILE HOLDING OFFICE AS SUCH AND SUCH OTHER NATURAL PERSONS AS SHALL BE RECOMMENDED BY THE TRUSTEES OF THE CORPORATION FOR APPOINTMENT BY THE MAYOR OF THE CITY OF NEWARK. THE TRUSTEES SHALL RECOMMEND PERSONS AS MEMBERS OF THE CORPORATION WHO REPRESENT BROAD COMMUNITY CIVIC INTERESTS. MEMBERSHIP SHALL CONTINUE UNTIL TERMINATED BY DEATH, RESIGNATION, OR OTHERWISE.

ARTICLE III BOARD OF TRUSTEES

SECTION 1. THE BUSINESS OF THE CORPORATION SHALL BE CONDUCTED

SUBJECT TO THESE BY-LAWS, BY A BOARD OF TRUSTEES.

SECTION 2. THE BOARD OF TRUSTEES SHALL BE COMPOSED OF SEVEN TRUSTEES. THE PERSONS WHO ARE THE INCORPORATORS OF THE CERTIFICATE OF INCORPORATION OF THE NEWARK AREA REDEVELOPMENT CORPORATION AS FILED WITH THE SECRETARY OF THE STATE OF NEW JERSEY ON \_\_\_\_\_ SHALL BE THE FIRST TRUSTEES.

SECTION 3. THE BOARD OF TRUSTEES SHALL SUBMIT AT EACH ANNUAL MEETING OF THE MEMBERS OF THE CORPORATION A FULL REPORT OF THE CONDITION AND FINANCES OF THE CORPORATION, TOGETHER WITH A REVIEW OF THE ACTIVITIES OF THE CORPORATION DURING THE PRECEDING YEAR.

SECTION 4. THE TRUSTEES SHALL HAVE POWER TO PROVIDE FOR THE APPOINTMENT OF COMMITTEES.

SECTION 5. THE SUBSEQUENT TRUSTEES SHALL BE ELECTED ANNUALLY BY THE MEMBERS OF THE CORPORATION AT THE ANNUAL MEETING OF THE MEMBERS OF THE CORPORATION AND EACH TRUSTEE SHALL HOLD OFFICE FOR ONE YEAR AND UNTIL HIS SUCCESSOR SHALL HAVE BEEN ELECTED. THE TRUSTEES SHALL BE ELIGIBLE TO SUCCEED THEMSELVES.

#### ARTICLE IV OFFICERS

SECTION 1. THE OFFICERS OF THE CORPORATION SHALL BE A CHAIRMAN, ONE OR MORE VICE CHAIRMAN, A SECRETARY, ONE OR MORE ASSISTANT SECRETARIES, A TREASURER, AND ONE OR MORE ASSISTANT TREASURERS. THE OFFICERS SHALL BE ELECTED AT THE ANNUAL MEETING OF THE TRUSTEES OF THE CORPORATION. OFFICERS <sup>6-1-2019</sup> ~~MAY~~, BUT NEED NOT BE

ELECTED FROM THE MEMBERS OF THE BOARD OF TRUSTEES OR FROM THE MEMBERS OF THE CORPORATION. ONLY OFFICERS WHO ARE MEMBERS OF THE BOARD OF TRUSTEES MAY VOTE AS TRUSTEES. THE TERM OF OFFICE OF EACH OFFICER SHALL BE FROM THE TIME OF HIS ELECTION UNTIL THE FIRST MEETING OF THE BOARD OF TRUSTEES AFTER THE NEXT ANNUAL MEETING OF THE MEMBERS OF THE CORPORATION AND UNTIL THE ELECTION OF HIS SUCCESSOR. THE OFFICES OF SECRETARY AND TREASURER MAY BE HELD BY THE SAME PERSON, IF THE PERSON HOLDING THE OFFICE OF SECRETARY IS A MEMBER OF THE BOARD OF TRUSTEES. THE OFFICES OF ASSISTANT SECRETARY AND ASSISTANT TREASURER MAY BE HELD BY THE SAME PERSON. IN THE CASE OF THE ABSENCE OF ANY OFFICER AND OF ANY PERSON HEREIN AUTHORIZED TO ACT IN HIS PLACE, THE BOARD OF TRUSTEES FROM TIME TO TIME MAY DELEGATE THE POWERS AND DUTIES OF SUCH OFFICER TO ANY OTHER OFFICERS OR TO ANY TRUSTEES WHOM IT MAY SELECT. THE BOARD OF TRUSTEES SHALL HAVE THE POWER TO FILL ANY VACANCY IN ANY OFFICE AT ANY TIME FOR THE UNEXPIRED TERM.

SECTION 2 THE CHAIRMAN SHALL PRESIDE AT ALL MEETINGS OF THE MEMBERS OF THE CORPORATION AND AT ALL MEETINGS OF THE BOARD OF TRUSTEES. HE SHALL HAVE THE POWER AND PERFORM THE DUTIES INCIDENT TO HIS OFFICE. HE SHALL ALSO HAVE SUCH OTHER POWERS AND PERFORM SUCH OTHER DUTIES AS MAY BE ASSIGNED TO HIM BY THE BOARD OF TRUSTEES. HE SHALL SIGN ALL WARRANTS DRAWN ON THE TREASURER IN ACCORDANCE WITH ANY AUTHORIZATION OF THE BOARD OF TRUSTEES.

SECTION 3. DURING THE ABSENCE OF THE CHAIRMAN, THE VICE CHAIRMAN, IN THE ORDER DESIGNATED BY THE CHAIRMAN, SHALL HAVE

THE POWERS AND PERFORM THE DUTIES OF THE CHAIRMAN. THEY SHALL ALSO HAVE SUCH OTHER POWERS AND PERFORM SUCH OTHER DUTIES AS MAY BE ASSIGNED TO THEM BY THE BOARD OF TRUSTEES OR THE CHAIRMAN.

SECTION 4 THE SECRETARY SHALL CAUSE ALL MINUTES AND RECORDS OF THE CORPORATION TO BE MADE AND KEPT IN PROPER ORDER. HE SHALL ALSO HAVE SUCH OTHER POWERS AND PERFORM SUCH OTHER DUTIES AS MAY BE INCIDENT TO HIS OFFICE AND MAY BE ASSIGNED TO HIM BY THE BOARD OF TRUSTEES OR THE CHAIRMAN.

SECTION 5 THE ASSISTANT SECRETARIES, DURING THE ABSENCE OF THE SECRETARY, IN THE ORDER DESIGNATED BY THE SECRETARY, SHALL HAVE THE POWERS AND PERFORM THE DUTIES OF THE SECRETARY. EACH ASSISTANT SECRETARY SHALL ALSO HAVE SUCH OTHER POWERS AND PERFORM SUCH OTHER DUTIES AS MAY BE ASSIGNED TO HIM BY THE BOARD OF TRUSTEES, THE CHAIRMAN OR THE SECRETARY.

SECTION 6. THE TREASURER SHALL CAUSE ALL MONIES BELONGING TO THE CORPORATION TO BE DEPOSITED AND DISBURSED IN ACCORDANCE WITH THE DIRECTIONS OF THE BOARD OF TRUSTEES. NO MONIES SHALL BE DISBURSED BY HIM EXCEPT ON WARRANT SIGNED BY THE CHAIRMAN OR A VICE CHAIRMAN. HE SHALL KEEP ACCOUNT OF THE FINANCIAL AFFAIRS OF THE CORPORATION AND RENDER SUCH STATEMENTS IN SUCH FORMS AND AT SUCH TIMES AS THE BOARD OF TRUSTEES MAY FROM TO TIME PRESCRIBE. THE CHAIRMAN AND THE TREASURER SHALL GIVE A BOND FOR THE FAITHFUL DISCHARGE OF THEIR FINANCIAL DUTIES IN SUCH SUM AND WITH SUCH SURETY OR SURETIES AS THE MEMBERS OF THE CORPORATION SHALL

DETERMINE. HE SHALL ALSO HAVE SUCH OTHER POWERS AND PERFORM SUCH OTHER DUTIES AS MAY BE INCIDENT TO HIS OFFICE OR MAY BE ASSIGNED TO HIM BY THE BOARD OF TRUSTEES OR THE CHAIRMAN.

SECTION 7. THE ASSISTANT TREASURERS, DURING THE ABSENCE OF THE TREASURER, IN THE ORDER DESIGNATED BY THE TREASURER, SHALL HAVE THE POWERS AND PERFORM THE DUTIES OF THE TREASURER. EACH ASSISTANT TREASURER SHALL ALSO HAVE SUCH OTHER POWERS AND PERFORM SUCH OTHER DUTIES AS MAY BE ASSIGNED TO HIM BY THE BOARD OF TRUSTEES, THE CHAIRMAN OR THE TREASURER.

#### ARTICLE V OTHER PERSONNEL

SECTION 1. THE BOARD OF TRUSTEES MAY EMPLOY AN EXECUTIVE DIRECTOR WHO SHALL BE RESPONSIBLE FOR ALL OPERATIONS OF THE CORPORATION, SUBJECT TO THE DIRECTION OF THE BOARD OF TRUSTEES. THE BOARD OF TRUSTEES MAY ALSO EMPLOY SUCH OTHER PERSONNEL, AND RETAIN SUCH CONSULTANTS, AS MAY SEEM NECESSARY OR DESIRABLE TO THE BOARD OF TRUSTEES IN ORDER TO ATTAIN THE PROPER PERFORMANCE OF THE PURPOSE OF THE CORPORATION.

#### ARTICLE VI MEETINGS

SECTION 1. THE ANNUAL MEETING OF MEMBERS OF THE CORPORATION SHALL BE HELD ON THE SECOND TUESDAY IN MARCH, IN EACH YEAR, AT SUCH TIME AND PLACE AS SHALL BE DESIGNATED BY THE BOARD OF TRUSTEES AND STATED IN THE NOTICE OF THE MEETING. IF IN ANY YEAR THE SECOND TUESDAY IN MARCH SHALL FALL ON A LEGAL HOLIDAY, THE ANNUAL MEETING OF THE MEMBERS OF THE CORPORATION SHALL BE HELD ON

THE FOLLOWING WEDNESDAY. WRITTEN NOTICE OF EACH ANNUAL MEETING SHALL BE GIVEN TO EACH MEMBER OF THE CORPORATION.

SECTION 1A. REGULAR MEETINGS OF THE MEMBERS OF THE CORPORATION SHALL BE HELD AT SUCH TIMES AND SUCH PLACES AS THE MEMBERS OF THE CORPORATION MAY DETERMINE.

SECTION 2. SPECIAL MEETINGS OF THE MEMBERS OF THE CORPORATION MAY BE CALLED AT ANY TIME BY THE CHAIRMAN AND SHALL BE CALLED BY THE CHAIRMAN UPON THE WRITTEN REQUEST OF A MAJORITY OF THE BOARD OF TRUSTEES OF THE CORPORATION. EACH SPECIAL MEETING SHALL BE HELD AT SUCH TIME AND SUCH PLACE AS SHALL BE DESIGNATED BY THE CHAIRMAN.

SECTION 3. ANY ABSENT MEMBERS ENTITLED TO VOTE AT ANY MEETING OF THE MEMBERS OF THE CORPORATION MAY BE REPRESENTED AND VOTE AT ANY SUCH MEETING BY PROXY AUTHORIZED IN WRITING, BUT NO SUCH WRITTEN AUTHORIZED NOTICE SHALL BE VALID AFTER THREE YEARS FROM ITS DATE.

SECTION 4. REGULAR MEETINGS OF THE BOARD OF TRUSTEES SHALL BE HELD AT SUCH TIMES AND SUCH PLACES AS THE BOARD OF TRUSTEES MAY DETERMINE.

SECTION 5. SPECIAL MEETINGS OF THE BOARD OF TRUSTEES MAY BE CALLED AT ANY TIME BY THE CHAIRMAN AND SHALL BE CALLED BY HIM UPON THE WRITTEN REQUEST OF FIVE MEMBERS OF THE BOARD OF TRUSTEES. EACH SPECIAL MEETING SHALL BE HELD AT SUCH TIME AND PLACE AS SHALL BE DESIGNATED BY THE CHAIRMAN.



SECTION 6. A MAJORITY OF THE TRUSTEES IN OFFICE SHALL CONSTITUTE A QUORUM FOR THE TRANSACTION OF THE BUSINESS AT ANY REGULAR OR SPECIAL MEETING OF THE BOARD OF TRUSTEES. IF NO QUORUM SHALL BE PRESENT AT ANY MEETING, THE MEETING MAY BE ADJOURNED FROM TIME TO TIME UNTIL A QUORUM IS OBTAINED.

#### ARTICLE VII FISCAL YEAR

SECTION 1. THE FISCAL YEAR OF THE CORPORATION SHALL BE THE CALENDAR YEAR.

#### ARTICLE VIII NON-LIABILITY OF MEMBERS AND CONTRIBUTORS

SECTION 1. NO MEMBER OF THE CORPORATION AND NO CONTRIBUTOR TO THE CORPORATION SHALL BE LIABLE FOR THE ACTS OF THE CORPORATION, ITS BOARD OF TRUSTEES, ITS, AGENTS OR ITS REPRESENTATIVES.

#### ARTICLE IX SEAL

SECTION 1. THE SEAL OF THE CORPORATION SHALL CONTAIN THE NAME THEREOF, THE STATE OF ITS INCORPORATION, AND THE YEAR OF ITS INCORPORATION.

#### ARTICLE X AMENDMENTS

SECTION 1. THESE BY-LAWS MAY BE AMENDED, REVISED OR REPEALED AT ANY ANNUAL, REGULAR OR SPECIAL MEETING OF THE MEMBERS OF THE CORPORATION, PROVIDED WRITTEN NOTICE OF THE PROPOSED ACTION SHALL HAVE BEEN GIVEN TO EACH MEMBER PRIOR TO THE DATE OF THE MEETING AT WHICH IT IS PROPOSED TO TACH SUCH ACTION.

ADOPTED,

HERBERT BERGEN

PAUL BUSSE

JAMES HERMISTON

WILLIAM C. HOLMES

EDWARD J. LENIHAN

ABRAHAM MORGENSTERN

THOMAS J. REYNOLDS

